



## COVER NOTE OF INSURANCE COMMERCIAL LIABILITY

Policy No. **QBE CGL 101 and  
DLPCGL082**

**Insured:**

Hang Gliding and Paragliding Association of Canada a/o Association Canadienne De Vol Libre a/o Individual Members a/o Clubs Comprised Primarily of HPAC Members a/o Schools in which all instructors are HPAC certified a/o individual students while receiving instruction under the supervision of an HPAC certified instructor a/o other recognized Provincial and Regional associations

**Mailing Address:**

612-5307 Victoria Drive, Vancouver, BC V5P 3V6

**Insurance Company / As  
Arranged By:**

CanSure Underwriting Ltd.

**Policy Period**

**February 28, 2024** to **February 28, 2025**  
(12:01am Standard Time at Insured's Postal Address)

**THIS DOCUMENT CONFIRMS THAT THE FOLLOWING INSURANCE COVERAGE HAS BEEN EFFECTED IN ACCORDANCE WITH INSTRUCTIONS RECEIVED.**

This Cover Note of insurance is subject to all the terms and conditions of the formal policy that will be issued in replacement hereof. Immediate advice must be given to any discrepancies, inaccuracies or necessary changes.

**THIS POLICY CONTAINS A CLAUSE(S) WHICH MAY LIMIT THE AMOUNT PAYABLE**

Date Issued: February 28, 2024

  
Authorized Representative

**\$10,000,000 TOTAL LIMIT - COMMERCIAL GENERAL LIABILITY & COMMERCIAL EXCESS LIABILITY BREAKDOWN:**

**COMMERCIAL GENERAL LIABILITY**

Coverage		Limit	Deductible
Bodily Injury & Property Damage	Each Occurrence	\$5,000,000	\$5,000
Products & Completed Operations	Each Occurrence	\$5,000,000	
	Annual Aggregate	\$5,000,000	
Medical Payments	Each Person	\$2,500	
	Each Occurrence	\$10,000	
Tenant's Legal Liability	Any One Premises	\$100,000	\$1,000
S.P.F. 6 Non-Owned Automobile	Each Occurrence	\$5,000,000	
S.E.F. 94 Legal Liability for Damage to Hired Automobiles	Each Claim	\$50,000	\$1,000
S.E.F. 96 Contractual Liability		Included	
Employee Benefits Liability	Each Claim	\$1,000,000	\$1,000

**OTHER COVERAGES**

Coverage		Limit	Deductible
Forest Fire Fighting Expense	Each Claim	\$1,000,000	\$2,500
Professional services of Hang Gliding instruction	Sublimit and Aggregate Limit	\$500,000	\$5,000

**Additional Insured Endorsement:**

A) Owners and/or Lessors of land who have granted permission to the Insured for the use of property for hang gliding and/or paragliding activities but only with respect to liability arising out of the operations of the Named Insured.

(b) Volunteers but only while engaged in activities on behalf of the Named insured.

**Blanket Additional Insured and Cancellation Notice**

(b) any owner, person, firm, organization, trustee, estate or governmental entity to whom or to which the Named Insured has contracted to effect insurance by virtue of a contract of agreement or by the issuance or existence of a permit. But the insurance provided for such additional insured is restricted to apply solely to liability arising out of operations performed under said contract and only to the extent required by such contract;

It is understood and agreed however that the above extension (b) does not apply to subcontractors or contractors working on behalf of the Named Insured.

**Cyber and Data Exclusion**

**Communicable Disease Exclusion**

**Total Pollution Exclusion**

**Host Liquor Exclusion**

**Injury to Participants Exclusion:**

It is hereby agreed that this insurance does not apply to Personal/Bodily injury to any person, including minors, while participating in the activity of Hang Gliding or Paragliding, nor does this insurance apply to Property Damage to the property of any person, including minors, while such person is participating in the activity of Hang Gliding or Paragliding.

Excluding Personal Injury/Property Damage arising out of the Ownership, Use or Operation by or on behalf of the Insured of any Motorised/Power Aircrafts:

7 (a) any aircraft; however, for the purposes of this policy the term aircraft shall be construed to NOT include non motorized hang gliders, non-motorized paragliders and non-motorized hang gliders under tow.

## EXCESS LIABILITY

Coverage		Limit
Excess Liability	Each Occurrence	\$5,000,000
	Annual Aggregate	\$5,000,000

Warranted that all pilots are appropriately licensed / qualified, or under supervision and training of a qualified instructor.  
Excludes Abuse  
Excludes Injury to Participants (Definition of participants includes 'passengers')  
Excludes Liquor

## SCHEDULE OF UNDERLYING POLICIES

Type of Policy	Effective Date	Expiry Date	Insurance Company	Policy No.	Limit
Commercial General Liability	February 28, 2024	February 28, 2025	CanSure Underwriting Ltd.	QBE CGL 101	\$5,000,000