

ONTARIO HORTICULTURAL ASSOCIATION: (OHA)

The Ontario Horticultural Association Insurance Program (“Program”) automatically provides Ontario clubs and districts with general liability (“GL”) and directors’ & officers’ (*here is quick snap shot, please refer to policy and wordings for exact details)

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|---|-------------------|
| General Liability: | 5,000,000* |
| Directors & Officers Coverage: | 1,000,000* |
| Commercial Blanket Bond:(Treasurers) | 10,000* |
| Non Owned Auto | 1,000,000* |
| Accident Insurance | 100,000* |

Where to Go?

For the certificate of insurance, insurance policies, summaries, forms, and loss control guidelines please contact: ***(Do not contact local Co-operator’s offices as they are unable to help you with this plan)***

The Co-operators

Shawn LaPalm, B.A. Hons CHS
1-888-712-2667
shawn_lapalm@cooperators.ca

When planning events and activities, don’t forget about risk management and liability insurance: (If additional coverage is needed the OHA Board of Directors have negotiate discounted rates for these events. Please Contact Shawn LaPalm 1-888-712-2667)

- What could go wrong, and how will we respond?
- What insurance coverage do we have?
- Do we need any other insurance?
- Is proof of insurance required for our event/activity?
- Do we need to collect proof of insurance from others?
- Are the contracts we sign fair to our Club?
- Do we need to make others sign contracts to clarify responsibilities and protect our Club?

Need to Report Claims? Incident Reporting

Report all incidents that may lead to a claim or lawsuit to:

The Co-operators **1-888-712-2667** ***immediately.***

If your club is served with a lawsuit, please contact The Co-operators immediately.

Did You Know? Events with Attendance Exceeding 150

OHA clubs that organize events exceeding 150 attendees over the entire event period are required to report such events to shawn_lapalm@cooperators.ca or call 1-888-712-2667. (30 day notice is required.)