

ONTARIO HORTICULTURAL ASSOCIATION: (OHA)

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

- **General Liability: 5,000,000***
- **Directors & Officers Coverage: 1,000,000***
- **Commercial Blanket Bond:(Treasurers) 15,000***
- **Non Owned Auto 1,000,000***
- **Accident Insurance 100,000***

Where to Go?

For the certificate of insurance please visit go to the www.GardenOntario.org login page where you can access the “Request an Insurance Certificate” link.

For 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

Dean Ribey, Financial Advisor, Owner, Ribey Insurance, Co-operators, 519-881-4788
dean_ribey@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 negotiated discounted rates for these events. Please Contact Dean Ribey at 519-881-4788)

- 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?

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 dean_ribey@cooperators.ca or call 519-881-4788. (30-day notice is required.)

The OHA has partnered with DUUO insurance through Co-operators to provide Vendors at District, Society/Club events with easy access to the DUUO vendor insurance solution at a preferred rate. Please visit <https://gardenontario.org/new-vendors-insurance-from-duuo/> for more details.

Need to Report Claims? Incident Reporting

Report all incidents that may lead to a claim or lawsuit to: The Co-operators **519-881-4788** immediately.

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