



ONTARIO HORTICULTURAL ASSOCIATION: CO-OPERATORS INSURANCE FAQ

The Ontario Horticultural Association (OHA) Insurance Program ("Program") provides the OHA, Districts and affiliated Societies/Clubs, who are in good standing, with commercial general liability ("CGL") and Directors' & Officers liability (D&O) coverage. Please reference the OHA Insurance Coverage Summary for details of plan coverage and examples.

Frequently Asked Questions

1. What coverage does the policy provide for garden tours?

- a. The policy protects the OHA, Districts and Societies/Clubs from physical injury and property damage claims arising from organizing a garden tour. The limit for this coverage is the commercial general liability policy limit at the time of the incident.
- b. Paid members of an affiliated society/club can access the blanket accident coverage should they suffer an accident during the garden tour.
- c. Under the OHA policy, there is no coverage for the owner of the property hosting the tour.

2. Is coverage available for the host of our upcoming garden tour? Unfortunately, it is not. Due to an ownership change with DUUO, the underwriting team has made the decision not to write (provide insurance) for Home Garden Tours. Part of the eligibility requirements for Event insurance is that the host of the Event is the entity requiring coverage. In the case of a Home Garden tour, homeowners are not typically the true event hosts, they are participating in a larger event.

DUUO has recommended that homeowners reach out to their insurance broker/agent to ensure they have the proper liability coverage for the garden tour.

3. The specific mention of "paid members" suggests that others are not covered. Is there any additional insurance that can be purchased for those tours or do we need to limit to "paid members"? There is no additional coverage that can be purchased for non-members, that is a perk of being a member in good standing. Liability insurance coverage which provides protection for liability claims arising from bodily injury and property damage to third parties will be provided through the policy regardless of member/non-member. Only paid members may access the Accident coverage in this policy which provides coverage for bodily injuries while participating in any organization function on behalf of the insured.

4. When do I need to purchase additional coverage for an event? Events such as regular meetings, plant sales, and participation in parades are currently covered by the base policy. If you plan to have a large event such as a fund raising dinner (with or without alcohol), a special event policy should be purchased. DUUO can provide coverage for such events. Please visit the DUUO site at <https://duuo.ca/vendor-insurance/oha/>

5. When would a Society/Club require additional risk management and liability insurance? If a society/club were to run an event that wouldn't be considered normal operations, they may need additional coverage and consider risk management. Example of such events would be youth day camps, fundraising galas, or events where alcohol is sold etc.

6. Is it OK to have food at our meetings/events? Yes, liability extending from the incidental serving of food and beverages at events is covered. If, however, the OHA, Districts, or the affiliated Societies/Clubs are planning to cook or serve food as a fund raiser you may need additional coverage.

7. When is vendor insurance required? Third party vendors attending an event organized by the OHA, District or Society/Club is required to provide a certificate of insurance with at least \$2,000,000 of commercial general liability insurance. If the vendor does not have a commercial general liability policy, the vendor can purchase coverage through DUUO for the event.

8. If I donate my sales at an event to my society, do I need vendor insurance? If you are selling something that relates to horticultural societies (seed, pots, plants), then no additional insurance is required. If your product is unrelated to horticultural societies (e.g. soap, baking, natural supplements, etc) you would require a stand alone commercial policy or Duuo's vendor coverage.

9. What coverage does the policy provide for bus tours? The policy provides coverage against physical injury and property damage claims arising from organizing a bus tour. It is important to note that only paid OHA members can access the blanket accident coverage under the OHA policy. Non-members would not have access to the blanket accident coverage on the OHA policy. The bus company will be responsible for any vehicle liability including accident benefits.

10. Am I covered if I use my vehicle for my association? Your personal auto policy should protect you while using your personal vehicle for association events or activities. Most insurance companies, including Co-operators, understands that occasional volunteer use of your personal vehicle is expected. If you are not insured with Co-operators, you may want to double check this is the case with your insurer. The Non-Owned Auto Insurance Coverage in our plan will protect the OHA, Districts and affiliated Societies/Clubs by providing coverage for claims arising out of the non-owned use of automobiles and allows the policy to defend OHA, Districts and affiliated Societies/Clubs in lawsuits involving automobiles.

11. We have a youth club, is there something more we should consider? Abuse coverage for your association is included in the policy and is meant to protect and defend members should the allegation of physical or sexual abuse arise. Without such coverage, the member will be on their own to hire lawyers to defend themselves. It is important to follow the OHA Youth Club Requirements. Please see Youth Requirements at <https://gardenontario.org/resources/#youth-main>

12. We understand our members are insured under the OHA coverage, but what about speakers and other special guests that are not members of the Society/Club? Speakers and guests would be considered third parties, as such, any injuries they may suffer would be covered by the commercial general liability.