

Summary on Insurance purchased by the AWO for AWO Sanctioned Events

There have been questions over the years by clubs inquiring if their Club Meetings and Sanctioned tastings were covered under the AWO's Blanket Policy. Recent, discussions with our insurance agent indicated that our AWO insurance covers Clubs and is not focused on individual Club Member coverage.

The policy does not state anywhere that alcohol consumption is included or excluded. It was explained that it is standard practice that if the policy does not specify the exclusion of an activity it would be generally covered under the policy. Therefore, all AWO Club functions and Symposiums, Sanctioned parties are covered for Liability and property damage over a \$1,000 Deductible. If alcohol is sold for consumption at an event an extension to the policy would be needed for the specific event.

In the case of a claim, our insurance company Aviva Canada will provide defense and legal aid to a club member, members or the Executive. In no case should a AWO member engage legal counsel as Aviva will provide all legal assistance. There is a \$5,000,000 max per incident. The liability will be determined by the courts once a legal suit is filed.

When an injured person sues, they tend to sue everyone they believe might have some liability or responsibility for the occurrence.

It is highly recommended that individual members carry their own personal and house insurance in case a suit is successful over the \$5,000,000 maximum pay out. Property damages may have to be covered by the home owner if the premises are deemed unsafe for guests. This will be determined by the courts.

Hopefully this answers the simple insurance questions Clubs may have about insurance and hosting club meeting. If you have any additional questions, please contact your AWO Executive with your specific question.

Thank You

Your 2023/24 Board of Directors.