

FREQUENTLY ASKED INSURANCE QUESTIONS

What are the sanctioned NFA activities?

All legal shooting activities, all legal fishing activities, all legal archery activities, all legal re-enactment activities, all Canada's National Firearms Association sanctioned social and/or fundraising activities. *social and/or fundraising activities shall be covered, but only if sanctioned by the Canada's National Firearms Association.

What is Commercial General Liability insurance?

The primary purpose of a Commercial General Liability policy is to protect against lawsuits from individuals alleging that a Named Insured (NFA club &/or members) have negligently caused third party "bodily injury" &/or "property damage".

What does the Directors and Officers insurance cover?

The Directors and Officers Errors & Omissions insurance provides Errors and Omissions (Directors & Officers Wrongful Acts) coverage for those sums that the insured becomes legally obligated to pay as compensatory damages because of a 'wrongful act' to which this insurance applies. "Wrongful act" means: a. Any actual or alleged error, misstatement, or misleading statement by an insured; b. Any actual or alleged act, omission, neglect or breach of duty by an insured; A wrongful act does not include any activity or an insured who is a member of a licensed or certified profession where such activity is related to the practice of such profession, whether on a voluntary basis or otherwise.

How does a club insure non-members?

Non-members must be registered as guests. A registry recording their name, address, contact information and date they were a guest must be maintained and available if requested.

Can my spouse's membership extend insurance coverage to me?

No, each individual must be a registered, paid up member of the NFA to be covered by the insurance.

Does the NFA insurance policy include coverage for firearm instruction?

The NFA insurance policy includes coverage for firearm instruction, as long as prior approval has been obtained from the insurance company for each instructor & the course has been approved by the NFA. Additional premium may apply.

Are re-enactment activities covered under the policy?

Yes, provided you have joined the NFA as a member.

Does the policy extend to re-enactments involving black powder?

Yes. So long as all black powder activities are considered "legal firing" and appropriate approvals/permits have been obtained.

Does the policy provide coverage to members going hunting or fishing?

Coverage does extend to include members whilst engaged in hunting or fishing. Should the member have personal liability, the NFA coverage will respond secondary however if the member doesn't have primary coverage the NFA coverage will respond as primary.

Does the liability insurance provide coverage for a member while operating their all-terrain vehicle?

Coverage under the NFA liability policy does not extend to include all-terrain vehicles. Horses are occasionally included in our re-enactment group. Does the insurance policy extend to their activity? Any activities involving horses are not covered. However, if the club's activities are not directly related to the use of a horse (ie: third party using horse at an event the club is re-enacting at), this exclusion does not preclude coverage for typically approved NFA activities just because a horse is at the event.

Other gun clubs/third parties use our facilities. How does our NFA coverage apply?

Other gun clubs/third parties need to have their own insurance for their activities. If you are permitting other clubs/third parties to use your facilities, you should request they provide proof of insurance with your club being added to their insurance as additional insured.

I see that the insurance does not cover business activities. How is this defined?

A business activity would be ongoing recurring activities involved in the running of a business for the purpose of producing value for the owner.

Is the member covered by liability for sanctioned firearm / hunting or fishing anywhere in the world?

Yes. So long as they are a Canadian citizen & their primary residence is in Canada. Also, the suite must be brought in Canada.

What does "medical expense" on the policy cover?

This is voluntary coverage with no requirement to be legally liable. For example, if a guest falls and an ambulance is called, medical expense coverage could be used to pay the ambulance bill.

Do I need to be a resident of Canada to be covered under the NFA insurance policy?

Yes. You must be a resident of Canada to be covered as a member of the NFA.

We use watercrafts during re-enactment activities. Does the insurance policy cover a claim caused by a boat?

Commercial General Liability policies are not intended to provide primary coverage for the use of watercrafts. The best way to insure this exposure is with a watercraft policy. Any time a watercraft is involved, the club should request confirmation of primary coverage from the owner of the watercraft, this should name the club as Additional Insured.

How does a club ensure that they have obtained approval for events (gun shows, etc.)?

A Special Events Application must be completed & sent in to the insurance company for approval. Certain activities will result in additional premiums.

Does the liability policy have an age restriction for insured members?

No. The policy will only cover legal activities. You must ensure you are following the government requirements for various age groups when it comes to firearm use.