

# Canada's National Firearms Association

## Frequently Asked Questions

### What are the sanctioned NFA activities?

- Sanctioned or allowed activities include:
- All legal hunting activities.
- All legal bow hunting activities.
- All legal shooting activities.
- All legal fishing activities.
- All legal archery activities.
- All legal re-enactment activities.
- All NFA member shooting club's sanctioned shoots, competitions, and re-enactments held on premises.
- All NFA member shooting club's sanctioned gun shows or swap meets held on or off premises. Proof of insurance must be obtained from all vendors/exhibitors that are not current members of the NFA.
- Individual NFA members when setup as a vendor/exhibitor at swap meets or gun shows selling personal firearms or related collectibles only. Excludes commercial operations and gun smithing.
- Social and/or fundraising activities shall be covered, but only if sanctioned by the NFA. Please ensure you report all club events to the NFA's office well in advance of them taking place to ensure your insurance coverages are properly extended.

### What is Commercial General Liability insurance?

The primary purpose of a Commercial General Liability policy is to protect against legal actions which results directly or indirectly from individuals alleging that a Named Insured (NFA club &/or members) has caused third party bodily injury &/or property damage.

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

Coverage does extend to include members while engaged in legal hunting or fishing activities, coverage is excess insurance to any other existing personal liability insurance policy.

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### What does the Directors and Officers insurance cover?

The Directors and Officers Errors & Omissions insurance protects the financial well being of the club and its directors against alleged wrongful acts or financial mismanagement. Coverage extends for those sums that the insured club's board 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.

### Does a club's insurance coverage extend to non-members?

Non-members must be registered or signed in as guests. Clubs MUST keep and maintain accurate records of these guests' names and addresses so if legal action ever results, there is a record of non-member guests that can be made available.

### Can my individual membership extend insurance coverage to a spouse?

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 firearms instructors?

The NFA insurance policy DOES at no additional cost extend coverage for firearms instructors PROVIDING they are teaching and instructing the PAL & R-PAL or other related Canadian firearms courses. Individuals must have the required training and certification and be in good standing with their licensing body. Excludes commercial operations - Instructors generating annual revenue of \$75,001 or more.

### Are re-enactment activities covered under the policy?

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



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### **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 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. See your specific province/territory's requirements for licensing and insuring ATV type units.

### **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 the horse and any claims that may result from it.

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

Other gun clubs/third parties MUST have their own insurance for their activities. If you are permitting other clubs/third parties to use your facilities, you MUST request that they provide proof of insurance, with your club being added to their insurance as an “Additional Insured”.

### **I see that the insurance does not cover an individual's business activities. How is this defined?**

An individual's business activity would be ongoing recurring activities involved in the running of a business for the purpose of producing value for the owner. NFA insured individuals may go to trade shows to sell / swap their own personal property. However, if it is being done as a gainful activity, coverage will not extend.



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

Yes. So long as they are a Canadian citizen & their primary residence is 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.

### **Are non-Canadian citizens covered under the NFA insurance policy?**

No. Coverage is only available to Canadian citizens.

### **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 the owner of the watercraft provide proof of insurance, with your club being added to their insurance as an “Additional Insured”.

### **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.

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

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

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### Do clubs need additional insurance to host gun shows and swap meets?

NO, we include the coverage automatically – Liability coverage extends automatically to all NFA member shooting club's sanctioned gun shows or swap meets held on or off premises. Proof of insurance must be obtained from all vendors/exhibitors that are not current members of the NFA.

If the club is hosting an event beyond those normal to the operations of a shooting club, please contact the NFA office and we can help you arrange a special event insurance policy, additional costs may apply.

All Insurance Ltd. is committed to providing the NFA & it's members, with the products and services you need to properly address your risk and insurance needs.

Contact the All Insurance Ltd. team to start a conversation.

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