	BASTION CITY NANAIMO PROBUS CLUB	Policy No. 2025-010 APPROVED: March 12, 2025

TITLE: ACCIDENTS, INCIDENTS, INJURIES, AND INSURANCE

STATEMENT:

A Certificate of Liability Insurance coverage for Bastion City Nanaimo Probus Club members, events and activities is provided annually and posted on the Probus Canada website https://www.probuscanada.ca/club-reference-guide/insurance/liability-and-management/info-for-members.

Probus Canada provides the following coverage to members in good standing at Club sanctioned events, and for Management Committee members as follows:

- Commercial General Liability (CGL) Insurance; and,
- Management (formerly Directors and Officers) Insurance.

A copy of the Certificate of Liability Insurance is posted on the Probus Canada website, as noted above under the Club Reference Guide. Accident report forms and details on reporting an incident are also included. The Certificate of Insurance for Directors and Officers is also posted on the same website.

For events held in Club members' homes, the homeowner's policy is the first line of coverage. This is no different to the homeowner entertaining personal friends. The Probus Canada policy provides third party liability insurance, which comes into effect if there is an action taken against the homeowner by an outside party.

The same applies for carpooling. The driver's insurance is the first line of coverage for passengers. Probus Canada's policy comes into effect if there is an action taken against the driver by an outside party.

Maintaining lists of everyone attending a Probus event is recommended.

In the unlikely event of an accident, incident, or personal injury, while attending a Probus sanctioned event Activity Leads are requested to take the following action:

- Call 911, as required (Make note of the location and address before calling 911.)
- Document the incident/accident/personal injury.
- Get witness statements, if possible.
- Contact the President and the Activity Chair(s).
- Photograph the incident, if possible.