THE FOLLOWING COVERAGE OUTLINED IS SUBJECT TO THE TERMS AND CONDITIONS, WHICH WILL BE SET FORTH IN THE POLICY TO BE ISSUED AND IS NOT INTENDED TO INDICATE THE FULL CONDITIONS, TERMS OR EXCLUSIONS OF THE POLICY. SHOULD A DISCREPANCY OCCUR BETWEEN THIS DOCUMENT AND THE ACTUAL POLICY, THE ACTUAL POLICY WILL DOCUMENTS WILL PREVAIL.

Commercial General Liability – Race Directors

Named Insured: Race Directors of Triathlon Ontario as on file with the insuring company

Address: 215-2015 Pan Am Blvd., Milton, ON, L9E 0K7

Description of Operations: Master Policy for Race Directors of Triathlon Ontario

Insurer: GameDay Insurance/Excess Underwriting

Policy Number: GAME01519

Effective Date: January 1, 2025 to January 1, 2026

Coverage	Deductible	Limit of Insurance
LIABILITY:		
Commercial General Liability Form		
CGL Each Occurrence Limit		\$5,000,000
Commercial General Liability Per Occurrence Deductible		
Property Damage	\$1,000	
Bodily Injury	\$1,000	
Personal & Advertising Injury		\$5,000,000
Voluntary Medical Payments – Third Party (any one person)		\$10,000
Products & Completed Operations/Aggregate		\$5,000,000
Participant Liability		Included
Employers Liability Extension		Included
Premises, Property and Operations Liability		Included
Blanket Contractual		Included
Incidental Medical Malpractice (Non-professionals)		Included
Tenants Legal Liability (any one premises)	\$1,000	\$250,000
Errors & Omissions Liability Per Occurrence	\$1,000	\$1,000,000
Nonprofit Org.'s Directors' & Officers' Liability Form		Not Insured
A. Directors' & Officers' Liability, aggregate		Not Insured
B. Employment Practices Liability, aggregate		Not Insured
C. Outside Directorships Liability, aggregate		Not Insured
Retroactive date:		
SPF 6 – Non-Owned Automobile		\$5,000,000
SEF 94 – Legal Liability for Physical Damage to	\$1,000	\$50,000
SEF 99 – Excluding Long Term Leased Automobiles		Included
OEF 98B – Reducing Coverage for Lessees		Included
Additional Insured-Blanket Basis		Included
Cross Liability Clause & Blanket Contractual		Included

15 Day Cancellation Notice	Included
Minimum Retained Premium – 100%	Included

Endorsements
Contagious Disease Exclusion
Cyber Exclusion - Liability
Electronic Data Exclusion Amendment
Sanctions Exclusion
Exclusion - Liquor Liability
Exclusion - Abuse