



Kin Canada
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February 7, 2007

Kin Canada National Policy on Insurance Disclosure

Kin Canada has been diligent in structuring an insurance program to protect the overall organization including all of its members and volunteers. The mandate of protecting the Association is an important one as the entire organization's survival could be at stake should a large loss occur. As such, the national offices' obligation in this regard is to the organization as a whole.

The National Insurance Program has been structured with care and diligence, providing all of the clubs with coverage and limits that are deemed reasonable by National Headquarters staff, the National Risk Management Committee and our broker.

In keeping with commonly accepted industry practices, as a policy, we do not distribute copies of Kin Canada's insurance policies. The ownership of and ultimate responsibility for interpretation of the National Insurance Program rests with National Headquarters and our brokers. There are great risks inherent in individual clubs or members interpreting coverage issues on their own outside of this structure. This would be seriously magnified if spread over 600 clubs and more than 8,500 members. Additionally, these documents contain certain information about our overall organization that is proprietary and confidential. For these reasons, we would be remiss in our duty to protect the interests of the Association and our member clubs if we were to release our insurance documents in their entirety.

With this in mind, we have provided all clubs with a Summary of Insurance containing the main elements and limitations of our coverage and clear statements on clubs' insurance responsibilities. In the vast majority of cases, this information is sufficient to allow clubs to understand their national coverage and make determinations on any additional coverages that may be appropriate for their particular circumstances. To ensure consistency and accuracy of interpretation, any questions on specific issues should be directed to National staff.

To discuss this policy or insurance questions, please contact:

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