

ARE YOU A VOLUNTEER?

Our thanks and congratulations for your volunteer activities, regardless of what they are.

If, during your work as a volunteer, you become responsible for injuries to another person or damage to their property, the liability coverage under your home insurance policy will protect you, including the costs to defend you if you are sued. You are covered even if you are reimbursed for expenses incurred while doing volunteer work (eg. meals, office supplies). Your policy does have limitations and exclusions so please review your policy wording and contact your broker if you have any questions.

Here are just a few examples of volunteer activities that would be covered by the liability section of your home insurance policy:

- hockey coach
- Board of Directors for soccer team
- Strata Council membership
- Girl Guide leader
- server at a children's breakfast club
- stocking shelves for the Food Bank

Each volunteer situation is unique, so please talk to your broker about your coverage needs.
