



Outdoor Play Insurance Coverage

The Canadian Outdoor Play movement is working to foster meaningful connections with children and nature. From coast to coast to coast practitioners are supporting children to play, explore, and learn outside. The movement is dedicated to improving access to nature for all children in Canada, and we'll get there one muddy boot at a time!

Outdoor play carries with it different risks and benefits than does indoor play. It is every practitioner's responsibility to evaluate the potential risks and benefits of all play opportunities to ensure the safety and healthy development of the child. The Risk-Benefit Assessment for Outdoor Play: A Canadian Toolkit, published by the Child and Nature Alliance of Canada, was developed for this exact purpose. The goal is not to take away risk entirely (as that's never possible, anyway), but to assess and mitigate the risks unique to outdoor play in balance with the unique benefits it affords, for the best interests of children. You can learn more about the Toolkit here: <http://childnature.ca/policy-research/>.

Insurance is a powerful tool that can support practitioners wanting to work directly with children in an outdoor setting. By putting the Risk-Benefit Assessment for Outdoor Play into effect, a practitioner can qualify for quality insurance products through Frank Cowan Company. These coverages include:

- Liability Insurance with limits up to \$50,000,000
- Abuse Liability limits up to \$5,000,000 Aggregate
- Malpractice Liability up to \$15,000,000
- Automobile Insurance with limits up to \$10,000,000
- Non-Owned Automobile with limits up to \$15,000,000
- Errors & Omissions Liability with limits up to \$50,000,000 Aggregate
- Directors & Officers Liability with limits up to \$10,000,000 Aggregate
- Legal Expense with limits up to \$100,000 per Occurrence and \$500,000 Aggregate
- Cyber Risk with limits up to \$1,000,000 Aggregate
- Property Insurance
- Business Interruption
- Crime Insurance
- Environmental Liability

This handout is intended to provide general information only. Please refer to the policy document for complete details. The policy terms, conditions and limitations shall apply in all instances. FCC-HSPA 0620

