



## FOCA Insurance Program


FOCA member associations have been increasingly relied upon to deliver important services in Ontario's waterfront communities. Volunteers provide the energy, inspiration and leadership for these groups.

It is important that Associations implement strong risk management strategies, augmented by liability insurance protection. To this end, FOCA and Cade Associates Insurance Brokers have dedicated significant energy to the design, development, and delivery of an Insurance Program for Road Associations. The outcome of this partnership is a cost-effective, comprehensive insurance package able to provide peace of mind to Associations and their volunteers.

## Your Insurance Broker

### CadeAssociates Insurance Brokers Limited

Cade Associates is a full service, independent insurance brokerage operating out of Etobicoke, Ontario. Insurance runs long and deep in the Cade family, with a tradition of providing personal service and care for nearly 80 years. As much as insurance is our life's work, cottaging is our life's passion. We are well versed in the insurance requirements of cottage and lake associations as well as the personal insurance needs of cottagers. It will be our pleasure to assist with your customized insurance solution.

 416-234-9980

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## Road Association Insurance

Insurance protection for Road Associations and Community Groups. Brought to you as part of the FOCA Risk Management Program



Provided by:

**CadeAssociates**  
Insurance Brokers Limited

## General Liability

Commercial General Liability insurance provides coverage to respond to claims brought against you for your alleged negligence causing bodily injury and/or property damage arising out of the operations of the Association. In addition to providing investigation & defense costs, the policy will pay for those damages for which you are deemed legally liable, up to the policy limit. The policy will also protect volunteers & members in good standing while acting on behalf of the Association.

### Sample Road Related Claims:

- Guest of cottage owner is injured seriously from falling while jogging on the road due to alleged improper grading and maintenance.
- An individual suffers serious injury on a winter road. The Association is sued and the snow plow contractor hired by the Association has no insurance.

## Directors & Officers

Directors & Officers Liability insurance protects the Association and its Directors & Officers for claims brought against them for a 'wrongful act' of management. This policy responds to claims arising out of situations such as alleged misleading statements, neglect or breach of duty, mismanagement of funds, and breach of contract. Volunteers and employees are covered while acting at the direction of the Board. Unlike Commercial General Liability insurance, this coverage is intended to protect against claims of financial loss.

### Sample Road Related Claims:

- Members of a Road Association collectively sue the Board of the Association based on allegations of financial mismanagement.
- Individual member sues the Association and all board members for alleged acts of discrimination.

## Cottage Insurance

We are pleased to provide personal insurance solutions specifically for members of FOCA Associations.

**CottageFirst**  
by Cade Associates

CottageFirst is a group insurance program available exclusively to FOCA members. The first program of its kind to recognize the importance of cottagers, CottageFirst is your complete personal insurance solution. Members have access to exceptional group discounts on cottage, home, auto, watercraft, umbrella and other personal insurance policies. For more information about CottageFirst or to obtain a quote, visit

[www.cottagefirst.com](http://www.cottagefirst.com)

Also available is a stand-alone cottage insurance program. We are able to assist in insuring many cottage types, including:

- Island cottages
- Log Cabins
- Out-of-province and US residents owning cottages in Ontario
- Cottages rented to others on a short-term basis, up to 90 days per year

Please visit our website to learn more about how we can assist with your personal insurance needs.

For applications or more information visit:  
[www.cadeinsurance.com/foca](http://www.cadeinsurance.com/foca)

## Cade Associates Insurance Brokers Limited

We will be pleased to speak with you to review the specific insurance needs of your Association and provide a comprehensive, cost-effective solution for your not for profit organization. As life long cottagers and with decades of experience in the insurance industry, the staff of Cade Associates is delighted to assist in the provision of this important insurance protection. As a full service, independent insurance broker, we are able to assist with your home, auto, life or commercial insurance inquiries and look forward to hearing from you.