

## Health & Wellness Insurance Program Highlights

For over 80 years, Frank Cowan Company has provided insurance and risk management solutions to our clients. As a leader in this field, we can provide stability and reliability to your organization through fluctuating market conditions, ensuring that you receive exceptional, cost-effective insurance and risk management solutions year after year. We also have the expertise and experience to deliver a comprehensive program to specifically meet your needs.

Our clients consist of a variety of Health & Wellness service providers: **Medical Clinics, Diagnostic Labs, Research Labs (excluding Human Trials), Family Health Teams, Nurse Practitioners, Support agencies with a Medical Malpractice exposure, Residential or Non-Residential Counselling for families and individuals, Crisis Centres, Victim Services and Addiction & Rehabilitation Support.**

### Healthcare General Liability

- Limits up to \$25,000,000
- No General Aggregate Limit Applies
- Protection for the Organization, Directors, Officers, Employees and Volunteers
- Nil Deductible Available
- Employer's Liability
- Tenant's Legal Liability
- Advertising Liability
- Medical Payments \$10,000 per person, \$50,000 Aggregate per occurrence
- Abuse Limits up to \$5,000,000 **New Limit**

### Coverage to Full Policy Limits on an Occurrence Basis

- Bodily Injury
- Property Damage
- Personal Injury
- Blanket Contractual Liability
- Claims Expenses/Defence Costs in Addition to Policy Limits
- Host Liquor Liability
- Worldwide Territory
- Incidental Medical Malpractice \$15,000,000 **New Limit**

### Non-Owned Automobile

- Limits up to \$25,000,000
- Physical Damage to Hired Automobiles \$50,000 with \$500 Deductible

### Automobile

- Limits up to \$25,000,000
- Permission to rent or lease

### Errors & Omissions/Directors & Officers Liability (Non-Profit)

- Limits up to \$10,000,000 Aggregate
- Claims Made Form
- Coverage for Employment Practices Wrongful Acts
- Includes Administration of Employee Benefit Plans
- Includes Wrongful Dismissal Legal Expense Costs

### Legal Expense

- Legal Fees & Disbursements incurred to defend a charge under the **Criminal Code** **New** or any Provincial Statute (other than the Highway Traffic Act)
- 90% of Legal Fees & Disbursements up to \$100,000 **New**
- Annual Aggregate \$500,000 **New**
- Coverage for Not Guilty outcomes

## Crime

- Employee Dishonesty up to \$500,000
- Money & Securities up to \$250,000
- Money Orders & Counterfeit Currency & Depositors Forgery up to \$250,000
- Computer Fraud or Funds Transfer Fraud **New** up to \$250,000
- Computer Violation up to \$100,000 **New**
- Identity Fraud for Third Parties for \$25,000 **New**
- Board Members & Volunteers Included
- Audit Expense up to \$250,000

## Environmental Liability

- Limit of \$2,000,000 / Aggregate of \$2,000,000
- Claims Made Form
- Protection from Third Party claims resulting from Environmental Impairment caused by the the Insured's operations

## Board Member's Accident

- Principal Sum for Loss of Life up to \$100,000
- Capital Sum for Dismemberment up to \$100,000
- Weekly Indemnity up to \$500
- Funeral Expenses \$10,000
- Accident Expenses \$10,000

## Property Insurance

- Blanket Amount on Insured Property
- No Co-Insurance
- No Margin Clause
- Replacement Cost on assets unless specifically limited or excluded
- "All Risk" Coverage including Sewer Backup
- Flood and Earthquake coverage available
- By-Laws included, plus \$25,000 for the appropriate provincial Child Care; Daycare or Nursery Act **New**
- By-Laws including Pollutant Clean-up and Removal to the policy limit
- Demolition of Undamaged Portion Coverage
- Exhibition Floater \$25,000 **New**

## Property Insurance *cont'd*

- Installation Floater \$25,000 **New**
- Interruption by Civil Authority 30 Days
- Workplace Disruption \$50,000 **New**
- Emergency Vacating Expenses Combined with Workplace Disruption **New**
- Liberalization Clause **New**
- Disappearing Deductible **New**
- Extra Expense Coverage
- Valuable Papers
- Accounts Receivable Coverage
- Personal Effects Coverage of \$1,000 per person/ \$25,000 per Occurrence
- Master Key Protection \$25,000 **New**
- Growing Plants, Lawn, Trees, Shrubs or Flowers in the Open – Sublimit \$1,000 per plant/\$10,000 Aggregate
- Automatic Fire Suppression System Recharge Expense – Sublimit \$25,000
- Off Premises Power Available
- Fine Arts Coverage Available
- Permission granted to make additions, alterations and repairs, and for property to remain vacant
- Contingent Business Interruption available

## Data Processing Insurance

- System and Equipment
- Data Processing Media
- Extra Expense
- Transit Included
- Newly Acquired Equipment Automatically Covered

## Equipment Breakdown Protection

- Limit per Accident – Unlimited
- Spoilage \$100,000
- Hazardous Substance \$100,000
- Business Interruption/Extra Expense – Unlimited
- Service Interruption – Unlimited
- Data \$25,000



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*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.*