

Innovative Insurance to Help You Provide Services to Children and Youth

Since 1927 Frank Cowan Company has been a leader in providing specialized insurance and risk management solutions for educational institutions, healthcare providers, municipalities and other organizations providing services to the public.

Numerous organizations like Big Brothers and Big Sisters; Boys and Girls Clubs; YMCA and YWCAs; and specialized camps for those less fortunate help our children to grow.

Their collective goal is to help provide young people with opportunities to move forward in life. Our goal is to provide you with the insurance and risk management support you need for your client. Frank Cowan Company has enhanced its programs to ensure that you remain in the forefront of this field. Our programs are designed to provide you with a competitive edge to **help you grow your business.**

Our Key Advantages For You:

- **Revamped and shortened application form**, available from your Account Manager or Underwriter, that will **save you time** when placing new business, and in the preparation of renewals
- In recognition of the experience of these classes – **improved value pricing**
- High Occurrence Liability limits – Up to **\$25 million** (including Excess and Umbrella)
- **No General Liability Aggregate**
- For qualifying **organizations** up to **\$5 million in Abuse limits** (requires the Insured to have acceptable abuse policies and procedures)
- For **YMCA and YWCA** up to **\$15 million in Abuse limits** (requires the Insured to have acceptable abuse policies and procedures)
- **Legal Expense Coverage including Criminal Code** (must be acquitted or charges withdrawn, up to **\$100,000 max per incident; \$500,000 aggregate**)
- **Full Worldwide Coverage available for YMCA and YWCA**
- **Limited Worldwide Coverage available for other organizations**
- **Child Abduction Liability** – Triggered by a non-custodial abduction of a child in the client's care – excludes ransom
- **Environmental Liability available – Limits of up to \$2 million**
- **Board Members Accident available**
- **Automobile available** – where available, including single and fleet rated transportation
- **Equipment Breakdown (Boiler & Machinery) available**
- **Bylaws including \$25,000 for the appropriate provincial Child Care; Day Care; Nursery Act**
- **Full limit under Bylaws for Pollutant Clean Up and Removal**
- **High sublimits on our new Cowan Care Extensions Endorsement**
- **Workplace Disruption** – up to **\$5,000 per day up to \$50,000 annual aggregate** – Triggered by the closure of the operational premises by a civil authority for infectious disease; contagion; vermin infestation; workplace violence event
- **A Disappearing Property Deductible at \$25,000** – excludes Flood; Quake; Policies with a deductible greater than \$25,000

