

## Children and Youth Programs Insurance Highlights

For over 80 years, Frank Cowan Company has provided insurance and risk management solutions to public entities, non-profits and community services. 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 specialized insurance program for organizations providing services to Children and Youth, so we can meet your specific needs.

### Commercial General Liability

- Limits up to \$25,000,000
- No General Aggregate Limit applies
- Protection for the Entity, Directors, Officers, Employees and Volunteers
- Child Abduction Liability \$25,000 **New**
- Abuse coverage for the Entity up to a limit of \$5,000,000 with no intentional acts exclusion **New Limit**

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

- Bodily Injury
- Property Damage
- Personal Injury (including discrimination)
- Blanket Contractual Liability
- Claims Expenses/Defence Costs in Addition to policy limits
- Liquor License Act Liability
- Employer's Liability
- Limited Worldwide Territory
- Tenants' Legal Liability
- Advertising Liability \$1,000,000/\$1,000,000 Aggregate
- Medical Payments \$10,000 per person/\$25,000 aggregate per occurrence
- Malpractice up to \$25,000,000

### Non-owned Automobile

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

### Automobile

- Limits up to \$25,000,000
- Newly Acquired vehicles automatically covered
- Permission to rent or lease
- Permission to carry passengers for compensation

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

- Limits up to \$10,000,000 Aggregate
- Claims Made
- Coverage for wrongful acts
- Includes Administration of Employee Benefit plans
- Includes Wrongful Dismissal Legal Expense costs

### Legal Expense

- Legal fees and disbursements incurred to defend a charge under the Criminal Code or any Provincial Statute (other than the Highway Traffic Act) **New**
- 90% of Legal fees & disbursements up to \$100,000
- Annual aggregate \$500,000 **New Limit**
- For not guilty outcomes

## Crime

- Commercial Blanket Bond up to \$500,000
- Money Orders & Counterfeit Paper  
Currency and Depositors' Forgery available
- Audit Expense available
- Broad Form Money (Inside & Outside) up to \$100,000
- Credit Card Forgery available
- Computer Fraud or Funds Transfer Fraud available
- Board Members & Volunteers included

## Environmental Liability

- Limit of \$2,000,000/aggregate of \$2,000,000
- Claims Made
- Protection from Third Party claims resulting from Environmental Impairment caused by the entity'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 Day Nurseries or similar act **New**
- Debris Removal (incl. Pollution cleanup due to Insured Peril) up to policy limit
- Demolition of Undamaged Portion coverage
- Business Interruption Insurance available
- Master Key Protection \$25,000 **New Limit**
- Growing Plants, Lawns, Trees, Shrubs or Flowers in the Open Sub-limit \$1,000/\$100,000 aggregate **New Limit**

- Automatic Fire Suppression System Recharge Expense \$25,000 **New**
- Off Premises Power \$50,000 **New**
- Personal Effects of Officers, Employees and Students \$1,000/\$25,000 **New**
- Valuable Papers
- Accounts Receivable
- Extra Expenses
- Media
- Fine Arts coverage available
- Exhibition Floater \$25,000 **New**
- Installation Floater \$25,000 **New**
- Permission granted to make additions, alterations and repairs
- Workplace Disruption \$50,000 **New**
- Emergency Vacating Expenses combined with Workplace Disruption
- Interruption by Civil Authority 30 days **New**
- Liberalization Clause **New**
- Disappearing Deductible **New**

## Data Processing Insurance Rider to Property Policy

- System & 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



*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*

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