

YMCA/YWCA Insurance Program 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 YMCA/YWCA 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 YMCA/YWCA program to specifically meet your needs.

Comprehensive Liability

- Limits up to \$25,000,000
- No General Aggregate Limit applies
- Manuscript policy wording tailored for you (not a CGL)
- Protection for the Organization and Additional Insureds:
 - Trustees, Board Members, Employees, Volunteers
- Child Abduction Liability \$25,000 **New**
- Abuse coverage for the Entity up to limit of \$15,000,000 with no Intentional Acts exclusion

Coverage to Full Policy Limits on an Occurrence basis

- Bodily Injury
- Property Damage
- Personal Injury (including discrimination)
- Blanket Contractual Liability
- Tenants' Legal Liability
- Liquor License Act Liability
- Employer's Liability
- Advertising Liability
- Bodily Injury from Sudden & Accidental Pollution
- Hostile Fire
- Cross Liability/Separation of Insureds
- No watercraft exclusion
- Defence Costs in Addition to policy limits
- Full Worldwide Territory
- Medical Payments \$10,000 per person/\$25,000 aggregate per occurrence
- Voluntary Compensation for Volunteers (per schedule of benefits)

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)
- 90% of Legal fees & disbursements up to \$100,000
- Annual aggregate \$500,000.
- For not guilty outcomes

Crime

- Commercial Blanket Bond up to \$500,000
- Includes Money Orders & Counterfeit Paper Currency and Depositors' Forgery up to \$100,000
- Audit Expense up to \$100,000
- Broad Form Money & Securities (Inside & Outside) up to \$100,000
- Optional Excess on Securities \$100,000
- Computer Fraud or Funds Transfer Fraud up to \$100,000
- Credit Card Forgery up to \$100,000
- 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 Y's operations

Board Member's Accident

- Principal Sum for Loss of Life up to \$100,000
- Capital Sum for Dismemberment \$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 (Including pollution cleanup due to Insured Peril) up to policy limit
- Demolition of Undamaged Portion coverage
- Business Interruption available
- Exhibition Floater \$25,000 **New**
- Installation Floater \$25,000 **New**
- Interruption by Civil Authority 30 days **New**
- Workplace Disruption \$50,000 **New**

- Emergency Vacating Expenses combined with Workplace Disruption **New**
- Liberalization Clause **New**
- Disappearing Deductible **New**
- Extra Expense coverage
- Valuable Papers and Accounts Receivable coverage
- Personal Effects of Officers, Employees and Students – sublimit of \$1,000 each person/\$25,000 aggregate
- Master Key Protection – sublimit of \$25,000 **New Limit**
- Growing Plants, Lawns, Trees, Shrubs or Flowers in the open – sublimit \$1,000 per plant/\$100,000 aggregate **New**
- Automatic Fire Suppression System Recharge Expense – sublimit \$25,000 **New**
- Off Premises Power – sublimit of \$50,000 **New**
- Permission granted to make additions, alterations and repairs

Data Processing Insurance Rider to Property Policy

- System & Equipment
- Data Processing Media
- Extra Expense
- Transit included
- Newly acquired equipment automatically covered

Equipment Breakdown Insurance

- Limit per Accident \$10,000,000
- Blanket All Locations
- Extra Expense \$100,000
- Spoilage \$50,000
- Errors & Omissions \$100,000
- Hazardous Substance \$250,000
- Ammonia Contamination \$250,000
- Water Damage \$250,000
- Professional Fees \$100,000
- Data Restoration \$25,000
- Denial of Access – 2 weeks
- Expediting Expenses included
- By-laws included



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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

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