



Children's Aid Societies

Child Welfare systems in Canada have been established by provincial and territorial governments to provide services that supplement or substitute for parental care and supervision. We recognize that these types of risks have unique exposures. Frank Cowan Company has, for over 25 years, delivered Children's Aid Societies with the most comprehensive insurance program in the market place.

Risk Mitigation

Our risk management program goes above and beyond to help you not only prevent losses from occurring but also from reoccurring. We begin the process with an in-depth historical

analysis of your claims to provide you with an understanding of the types of claims that have occurred. We use this analysis as the foundation to tailor a risk mitigation program that addresses your agency's specific risks and challenges. All of our risk management services are complimentary.

Claims Management

When a claim occurs, you want fast service, fair representation and an experienced team looking out for your best interests. The Frank Cowan Company's claims team has expertise handling claims for Children's Aid Societies.

Your Children's Aid Society Coverages:

Liability*

- Occurrence based policy. Coverage is subject to an Occurrence and Aggregate limit up to \$15,000,000. The General Liability Policy includes defence costs and other claims handling expenses.
- Abuse coverage is subject to a separate Occurrence and Aggregate limit and includes defence costs and other claims handling expenses within this separate limit of insurance. Abuse is a sublimit of the General Liability Limit.
- General Liability coverage is provided for Bodily Injury, Property Damage, Personal Injury, Insured Contracts, Tenants Legal, Liquor Liability and Malpractice.

Environmental Impairment (third party)

- Available covering gradual as well as sudden and accidental losses.
- No exclusion for tanks whether above or below ground.

Directors' and Officers' Liability*

- Provides coverage for financial protection for directors and officers but also extends this same coverage to protect employees, volunteers, committee members, trustees and the organization itself for a wrongful act.
- Automatically covers employment practices and employee benefits liability with no sublimit.
- Defence costs are addition to the limit of liability.

Professional Errors and Omissions*

- Protection from liability for compensatory damages because of an error, omission or negligent act arising from professional services.

Crime

- Comprehensive dishonesty, disappearance and destruction form.
- Fraudulently Induced Transfer coverage.

Property

- We offer coverage on an all risk, blanket or scheduled basis including replacement cost. No co-insurance, margin clause or same site restriction.
- Supplemental Coverages are automatically included (e.g. bylaws, first party clean up, professional fees).
- Our Public Entity Extension Endorsement provides numerous extensions.

Equipment Breakdown

- Comprehensive coverage for boilers, pressure vessels, electrical and electronic equipment including production machinery.

Cyber Insurance

- Packages from \$100,000 up to \$5,000,000 each Claim and Aggregate available.
- Shared Network Service Agreement and Data Sharing Endorsement & PCI DSS Extension Endorsement available.
- Dedicated cyber specialist – direct cyber product inquires to cyber@frankcowan.com.

Legal Expense*

Core Coverage

- Provincial Statute or Regulation, Criminal Code Coverage, Civil Action for failure to comply under Privacy Legislation, Civil Action when an Insured is a Trustee of a Pension Fund for the Named Insured's employees.
- Access to a Legal Advice Helpline.
- Optional coverages are available.

Conflict of Interest

- Provides reimbursement coverage with no Annual Aggregate for the cost of legal fees and disbursements when an Insured must defend a charge under the Municipal Conflict of Interest Act (or other similar Provincial Legislation in the respective province of the Insured).

Board Members' Accident

- On duty AD&D Insurance with an option for 24 hour protection. Coverage includes numerous additional benefits in the event of an accident.
- Accidental death of a spouse when the spouse is travelling with an Insured person on business.
- Critical illness coverage is available when board member accident coverage is selected.

Active Assailant and Associated Coverage

- Active Assailant Event Insurance
- Chemical, Biological, Radiological and Nuclear Insurance
- Terrorism Property Insurance
- Terrorism Liability Insurance

More Coverages to Choose From

- Business Interruption
- Builders Risk
- Volunteers' Accident Coverage
- Owned and Non-Owned Automobile Coverage

*The broad definition of Insured includes: Board Members, Volunteers, Employees, Foster Parents and Kinship Care Providers.

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. FCC-HPE 0919