



# Community Living Associations

## Liability

- Limits up to \$50,000,000
- No General Aggregate
- Nil Deductible available
- Medical Payments \$10,000 per person / \$50,000 Aggregate per Occurrence
- Malpractice Liability up to \$50,000,000
- Abuse limits up to \$10,000,000
- Coverage provided for the Organization, Directors, Officers, Employees and Volunteers
- Child Abduction Liability – \$25,000
- Facility User Solution

## Coverage to Full Policy Limits on an Occurrence Basis

- Bodily Injury
- Property Damage
- Personal Injury
- Employers' Liability
- Tenants' Legal Liability
- Advertising Liability
- Blanket Contractual Liability
- Claims Expenses / Defence Costs in addition to policy limits
- Host Liquor Liability
- Full Worldwide Territory
- Voluntary Compensation for Volunteers (per Schedule of Benefits) available

## Automobile

- Limits up to \$10,000,000
- Individually rated where applicable
- Fleet rated where eligible
- Available in AB; NB; NS; ON

## Non-Owned Automobile

- Limits up to \$15,000,000
- Physical Damage to Hired Automobiles – \$50,000 with \$500 Deductible

## Errors & Omissions Liability

- Limits up to \$10,000,000 Aggregate
- Claims Made
- Coverage for Wrongful Acts arising out of Insured's Professional Services

## Directors' & Officers' Liability

- Limits up to \$10,000,000 Aggregate
- Excess Side A – \$1,000,000
- Claims Made
- Wrongful Acts
- Employment Practices
- Outside Directorship
- Punitive Damages
- Employee Benefit Plans Errors & Omissions
- No Hammer Clause

## Legal Expense

- Limits up to \$100,000 per Occurrence / \$500,000 Aggregate
- Legal fees and disbursements incurred to defend a charge under the Criminal Code or Provincial Statute including privacy legislation (other than the Highway Traffic Act)
- Covers Directors, Officers, Employees and Volunteers
- Access to a Legal Advice Helpline
- Contract Disputes and Debt Recovery, Statutory License Protection, Property Protection and Tax Protection available

## Cyber Insurance

- Multimedia Liability up to \$1,000,000
- Security and Privacy Liability up to \$1,000,000
- Privacy Notification Cost and Crisis Management Costs up to \$1,000,000
- Emergency Response Costs up to \$1,000,000
- Extortion Demands up to \$1,000,000
- Regulatory Investigations up to \$1,000,000
- Business Interruption up to \$1,000,000
- Loss of Electronic Data up to \$1,000,000
- Loss Adjustment Costs up to \$1,000,000
- Court and Hearing Costs \$2,000/day up to \$1,000,000
- Dedicated cyber specialist – direct cyber product inquires to [cyber@frankcowan.com](mailto:cyber@frankcowan.com)

\*Packages from \$100,000 up to \$5,000,000 each Claim and Aggregate Available

## Crime Insurance

- Employee Dishonesty up to \$500,000
- Money and Securities up to \$100,000
- Money Orders and Counterfeit Currency and Depositors Forgery up to \$100,000

- Computer Fraud or Funds Transfer Fraud including Telephone Long Distance Fraud up to \$100,000
- Computer Violation up to \$100,000
- Identity Fraud for Third Parties – \$25,000
- Audit Expense up to \$100,000
- Board Members and Volunteers included
- Extortion up to \$100,000
- Residential Trust Fund

- New** • Fraudulently Induced Transfer up to \$100,000

### 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 Insured's Operations

### Board Members' Accident

- AD&D and Permanent Disability up to \$250,000
- Paralysis coverage 200%
- Weekly Indemnity – total loss of time up to \$500
- Additional Schedule of Benefits applies
- Critical Illness
  - \$10,000 coverage each applicant
  - Coverage up to 75 years
  - No Deductible
  - No medical exam required

### Volunteer Accident

- AD&D and Permanent Disability – \$50,000 Principal Sum
- Paralysis coverage 200% of Principal Sum
- Provides coverage while on duty

### Equipment Breakdown Insurance

- Limit per Accident – \$50,000,000
- Spoilage – \$50,000
- Hazardous Substance – \$100,000
- Business Interruption – follow form
- Service Interruption – unlimited
- Professional Fees – unlimited
- Data – \$25,000
- Microelectronics coverage for Non-Deductible Damage
- Data Compromise and Identity Recovery coverage available

### Property Insurance

#### & Supplemental Coverages (Features)

- All Risk coverage including Electronic Computer Systems
- Blanket Amount on Insured Property

- By-laws including Demolition of Undamaged Portion coverage

- New** • Ceremonial Regalia included
- Disappearing Deductible – \$25,000
- First Party Pollution Clean-up
- Furs, Jewellery – \$25,000
- Flood and Earthquake coverage available
- No Margin clause
- Professional Fees – \$25,000
- Sewer Back Up and Overflow

### **New** Specialty Programs & Associations Coverage Extension

- Accounts Receivable up to \$5,000,000
- Builders Risk Reporting Extension up to \$2,500,000
- By-laws extension for Governing Acts up to \$100,000
- Condominium Loss Assessment and Contingent Building Coverage up to \$1,000,000
- Consequential Loss Caused by Interruption of Service On Premises included, Off Premises up to \$1,000,000

- New** • Cost to Attract Volunteers Following a Loss up to \$100,000
- Extra Expense up to \$5,000,000
- Fine Arts Coverage including on Exhibition up to \$1,000,000

- New** • Fundraising Expenses up to \$100,000

- New** • Green Extension up to \$100,000
- Growing Plants, Lawn, Trees, Shrubs or Flowers in the open up to \$10,000 per item and \$250,000 per occurrence
- Ingress & Egress included up to 8 weeks
- Installation Floater up to \$100,000
- Leasehold Interest up to \$100,000
- Master Key up to \$100,000
- Peak Season Increase up to \$1,000,000
- Personal Effects up to 100,000
- Property of Others up to \$250,000
- Signs up to \$1,000,000

- New** • Supported Independent Living Program up to \$100,000 on Disability Support Services – available for all Other

- New** • Special Limits Indemnity Provision up to \$100,000
- Valuable Papers up to \$5,000,000

### Available Coverages

- Business Interruption including Profits, Tuitions, Gross Earnings and Extra Expense
- Crisis Management up to \$250,000
- Workplace Disruption – \$50,000 including Emergency Vacating Expenses

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-HSPA 0620