



# First Nations

First Nations Bands have unique exposures. We can provide coverage specifically designed for these exposures. We specialize in First Nations accounts where Councils are self-regulating and responsible for issues such as environmental protection, education, utilities, health and welfare, economic development, safety and protection issues.

## **Broad Coverage**

New exposures are always emerging; your coverage must continually change to keep pace. We can protect your interests today and into the future.

## **Client Focus**

We stand confidently beside you from day one. Your account management team, in conjunction with your local broker, will provide you with prompt and thorough service.

## **Risk Mitigation**

Our risk management program goes above and beyond to help prevent risk before it occurs. We will work with you to create a game plan to reduce recurring incidents. 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.

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**Built with integrity, leading through innovation.**



## Your First Nations Coverages:

### Liability

- Occurrence based policy with no Aggregate for limits up to \$25,000,000.
- Personal injury, tenants' legal liability, employers' liability, advertising liability, malpractice and abuse for the legal entity up to the full limit of insurance.

### Environmental Impairment (third-party)

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

### Errors & Omissions

- Provide on a claims made basis with no Annual Aggregate and full retroactive coverage.
- Employee benefits liability is automatically included with no sub-limit.

### Crime

- Comprehensive dishonesty, disappearance and destruction form with additional coverage options for audit, extortion, computer fraud or fraudulent funds transfers and pension benefit plan coverage.
- Fraudulently Induced Transfer coverage.

### Property

- We will work closely with you to customize coverage to suit your needs.
- 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.
- For further information refer to the Property Coverage Highlights Sheets.

### 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](mailto: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.

### 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' and Fire Fighters' Accident Coverage
- Owned and Non-Owned Automobile Coverage
- Conflict of Interest
- Facility User Solution

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 0419