



Outdoor Play

Liability

- Limits up to \$50,000,000
- No General Aggregate limit applies up to \$15,000,000
- Nil Deductible available
- Medical Payments \$10,000 per person / \$50,000 Aggregate per Occurrence
- Malpractice Liability up to \$15,000,000
- Abuse limits up to \$5,000,000 Aggregate
- 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 \$50,000,000
- Physical Damage to Hired Automobiles – \$50,000 with \$500 Deductible

Errors & Omissions Liability

- Limits up to \$50,000,000 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

*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

- 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 – unlimited
- Spoilage – unlimited
- 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



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