



# Community Living Associations

## Liability

- Limits up to \$50,000,000
- Medical Payments up to \$100,000 each person
- Professional Liability Extension up to \$15,000,000
- Abuse Coverage is available on a Claims Made basis up to \$15,000,000
- Coverage provided for the Organization, Directors, Officers, Employees and Volunteers
- Cancellation requirements are extended to 90 days (other than non-payment of premium)

**New** • Tenants Package Endorsement:

- Personal Liability up to \$1,000,000; Voluntary Medical Payment up to \$2,500 each person and Voluntary Payment for Damage to Property up to \$500
- Facility User Solution

## Coverage Includes

- Employers' Liability
- Blanket Contractual Liability
- Worldwide Territory (suits determined on the merits in Canada or the United States of America)

**New** **Liability Extension Endorsement**

Introducing the Liability Extension Endorsement which provides a package of common coverages such as:

- Property Damage – Voluntary Compensation up to \$100,000
- Employers Liability – Voluntary Compensation – weekly indemnity of \$250 per employee and \$100 per volunteer
- Elevator, Escalator or Lift Collision Coverage up to \$150,000
- Host's Liability – Property Belonging to Guests up to \$50,000
- Child Abduction Liability – \$25,000
- Crisis Management Expense Coverage up to \$100,000
- Waiver of Subrogation – Lease Agreements
- Coverage for Students
- Watercraft Extension – Volunteer Workers

## 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

## Miscellaneous Errors and Omissions – Financial Loss Coverage (Claims Made)

- Limits up to \$50,000,000 Aggregate
- Coverage for damages and defence costs due to acts, errors or omissions arising out of Insured's professional Services

## Directors' & Officers' Liability (Claims Made)

- Limits up to \$10,000,000 Aggregate
- Excess Side A – \$1,000,000
- 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

## 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
- Fraudulently Induced Transfer up to \$100,000

## Environmental Liability (Claims Made)

- Limit of \$2,000,000 / Aggregate of \$2,000,000
- 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 up to \$30,000,000
- Spoilage – Included
- Hazardous Substance up to \$500,000
- Business Interruption – Included
- Service Interruption – Included
- Professional Fees – Included
- Loss of Data up to \$100,000
- Microelectronics coverage – Included

## 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

- Ceremonial Regalia – Included
- First Party Pollution Clean-up
- Furs, Jewellery – \$25,000
- Flood and Earthquake coverage available
- No Margin Clause except on select accounts
- Professional Fees – \$25,000
- Sewer Back Up and Overflow

## Property 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
- 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
- Fundraising Expenses up to \$100,000
- 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
- Supported Independent Living Program up to \$100,000
- Special Limits Indemnity Provision up to \$100,000
- Valuable Papers up to \$5,000,000

## Cyber Insurance

- Limits available up to \$1,000,000 – higher limits may be available
- Dedicated cyber specialist – direct cyber product inquires to [cyber@intactpublicentities.ca](mailto:cyber@intactpublicentities.ca)

## Available Coverages

- Additional coverages are available to meet your client's needs