



CHARITY PROTECT/NON-PROFIT PROTECT – COVERAGES AND HIGHLIGHTS

Ecclesiastical Insurance has designed a comprehensive and flexible product designed specifically for **Charitable Organizations**.

PROPERTY: Coverage is provided for losses caused by direct physical loss or direct physical damage arising from ALL RISKS, unless otherwise excluded including replacement cost, by-laws, debris removal, liberalization clause plus the following EXTENSIONS which are in addition to the policy limit. The limit of coverage for loss of any or all items under these EXTENSIONS shall be an aggregate of \$250,000 per Occurrence for each of the ON and OFF Premises extensions, unless stated otherwise.

PROPERTY - ON PREMISES EXTENSIONS

- Personal Property of Officers, Employees and Administrators (\$10,000 per policy year)
- Personal Property of Volunteers (Maximum recovery of \$250 per Volunteer, \$10,000 per policy term)
- Bequeathed Property (\$50,000)
- Private Roadways, Walkways, Parking Lots (\$25,000 per occurrence)
- Emergency Services Damage to the Grounds
- Metered Water
- Special Event Increase on Contents (25%)
- Pollution Clean Up & Removal (\$25,000 per aggregate)
- Computer System Breakdown Coverage, including reinstatement of data (\$25,000 per term)
- Accounts Receivable (including donations)
- Valuable Papers & Records (including donor records)
- Consequential Loss Including Off Premises Services (\$25,000)
- Lock & Key Coverage
- Fire Department Service Charges
- Automatic Fire Suppression System Recharge Expense
- Arson, Theft & Vandalism Reward (\$5,000)
- Newly Acquired Contents (25%)
- Brands & Labels
- Cost of Preparing Proof of Loss
- Building Damage by Theft
- Additions Under Construction
- Trees & Shrubs in the Open (\$25,000 per occurrence – No sub-limit per item)

PROPERTY - OFF PREMISES EXTENSIONS

- Temporary Accommodation for resident staff, storage & kennel accommodation for shelter animals (\$25,000)
- Transit
- Property while at Exhibitions
- Newly Acquired Locations – Building & Contents
- Property Temporarily removed from premises/Un-named Locations
- Donated Goods while at premises of employees or volunteers \$5,000 any one location

BUSINESS INTERRUPTION COVERAGE

\$250,000 Aggregate per Occurrence included with option to purchase higher limits

- Actual Loss Sustained
- Extra Expense (no monthly limitation)
- Professional Fees
- Expediting Expenses
- Interruption by Civil Authority (30 days)
- Exhibition Expenses (\$50,000)
- Temporary Storage Facilities (10%)
- Leasehold Interest (\$100,000)
- Off Premises Power Interruption \$50,000 (24 hour waiting period)
- Failure of Telecommunications Service Extension (\$10,000 per occurrence)
- Infectious Disease, Murder/Suicide, Food Poisoning, Defective Sanitation & Vermin Evacuation Extension (\$100,000 per occurrence - 24 hour waiting period)
- Bomb Scare (\$10,000 per policy term)
- Contingent Business Income (\$20,000 per occurrence)
- Fundraising Expenses (\$25,000 per occurrence)
- Cost to Attract Volunteers (\$10,000 per occurrence)

CRIME

(Option to purchase higher limits)

- Employee Dishonesty Commercial Blanket Bond (Form A) - \$50,000
- Addition of Volunteers as Employees
- Special Events and Holiday Increase (50%)
- Broad Form Money & Securities (In) - \$10,000
- Broad Form Money & Securities (Out) - \$10,000
- Depositor's Forgery - \$25,000
- Money Orders & Counterfeit Paper Currency - \$25,000
- Credit Card Forgery - \$25,000
- Auditor's Expenses - \$25,000
- Third Party Extension \$10,000 per policy term
- Collection Boxes \$50.00 per box, \$1,000 per policy term

OPTIONAL PROPERTY COVERAGES – (Subject to Underwriting Rules)

- Course of Construction
- Comprehensive Equipment Breakdown – (Boiler)
- Flood & Earthquake
- Sewer Back-Up

LIABILITY COVERAGES

The following coverages are provided automatically

- COMMERCIAL GENERAL LIABILITY (**NIL Deductible**)
- Bodily Injury and Property Damage on Occurrence Basis
- Personal Injury
- Advertising Injury including copyright, plagiarism and domain name
- Products and Completed Operations
- Medical Payments (\$10,000 per person)
- Employer's Liability (Maximum limit is CGL limit) – (Subject to underwriting rules)
- Voluntary Compensation for Employees
- Contingent Employer's Liability
- Incidental Medical Malpractice
- Volunteers included in definition of Insured
- Cross Liability/Separation of Insureds
- Blanket Contractual (Written) Liability
- Defense Costs in Addition to Policy limits
- Media Expense Endorsement (\$50,000 annual aggregate)
- Hostile Fire
- Employee Benefits (\$1,000 Deductible)
- Elevator Legal Liability
- Liberalization clause
- Broad Form Tenant's Legal Liability (\$1,000,000 - \$1,000 Deductible)
- Non Owned Automobile SPF # 6/QPF #6 (Maximum limit is CGL limit)
- Physical Damage to Hired vehicles (All Perils \$50,000 Limit - \$1,000 Deductible - SEF # 94/QEF #94)
- Contractual Liability – SEF #96/QEF #96
- Liquor License Liability
- Non Owned Watercraft (Up to 8 meters in length)
- Medical Payments (Including donation collectors) - \$10,000 per person

VOLUNTEER PROTECTION COVERAGES

- Personal Property of Volunteers (Maximum recovery of \$250 per volunteer, \$10,000 per policy year)
- Volunteers included in definition of Insured
- Donated goods while temporarily stored at the premises of volunteers (\$500 any one item, \$5,000 any one location)
- Cost to attract volunteers following a loss

OPTIONAL LIABILITY COVERAGES

- **ABUSE – (MAXIMUM \$2,000,000 CLAIMS MADE) for compensatory damages/civil defense costs with extensions of coverage for Criminal Defense Costs (\$10,000) and No Fault Medical, Rehabilitation and Counselling (\$7,500 Per Claimant/\$30,000 Annual Aggregate)**
- **DIRECTORS' AND OFFICERS' LIABILITY (MAXIMUM \$5,000,000, CLAIMS MADE)**
- **UMBRELLA LIABILITY (EACH OCCURRENCE/ANNUAL AGGREGATE)**
- **PROFESSIONAL LIABILITY ERRORS AND OMISSIONS (MAXIMUM \$5,000,000, CLAIM)**