

EDUCATION PROTECT – COVERAGES AND HIGHLIGHTS

Ecclesiastical Insurance has designed a comprehensive and flexible product designed specifically for **Independent Education Facilities**.

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 \$500,000 per Occurrence for each of the ON and OFF Premises extensions, unless stated otherwise.

Property Insured – The property insured definitions have been expanded to include under building and equipment the following, in addition to the standard meanings: Glass, flood lighting, external lighting and security equipment, playground equipment, fixed or unfixed equipment, monuments, memorials, statues garden decorations and ornaments, flagpoles, parking standards and equipment all on the grounds of the premises; exterior signs located on the premises; trophies, musical instruments and sheet music, electronic and electronic data processing equipment, laboratory equipment, sports equipment and fine arts.

PROPERTY - ON PREMISES EXTENSIONS

- Personal Property of Officers, Employees, Teachers and Administrators (\$10,000 per policy term)
- Personal Property of Students – (Maximum recovery of \$250 per student, \$10,000 per occurrence)
- Bequeathed Property (Sub-limits applicable)
- Private Roadways, Walkways, Parking Lots
- Emergency Services Damage to the Grounds
- Metered Water
- Special Event Increase on Contents (25%)
- Pollution Clean Up & Removal (\$25,0000 per aggregate)
- Computer System Breakdown Coverage (\$25,000 per occurrence)
- Accounts Receivable
- Valuable Papers & Records (including school records and transcripts)
- Consequential Loss Including Off Premises Services
- 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 & Employees – including cost of furniture storage & kennel accommodation for domestic dogs & cats
- Transit
- Newly Acquired Locations – Building & Contents
- Installation Floater
- Property Temporarily removed from Premises/Un-named Locations

BUSINESS INTERRUPTION COVERAGE

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

- Profits/Rental Income including Tuition Fees (12 month indemnity period with option to increase to 24 months).
- Extra Expense (no monthly limitation)
- Professional Fees
- Expediting Expenses
- Interruption by Civil Authority (30 days)
- Exhibition Expenses
- Suspension Costs (\$10,000 per policy term)
- Temporary Storage Facilities (10%)
- School Lockdown (\$10,000 per policy term)
- Leasehold Interest
- Off Premises Power Interruption \$250,000 (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)

CRIME

(Option to purchase higher limits)

- Employee Dishonesty – Commercial Blanket Bond (Form A) - \$100,000
- 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 - \$50,000
- Money Orders & Counterfeit Paper Currency - \$25,000
- Credit Card Forgery - \$25,000
- Auditors' Expenses - \$25,000

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
- Products and Completed Operations
- 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 Insureds
- Cross Liability/Separation of Insureds
- Blanket Contractual (Written) Liability
- Defense Costs in Addition to Policy Limits
- Medical Payments (including indemnity for participants in sporting events) - \$10,000 per person
- Worldwide Territory (suits brought within North America)
- 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)

OPTIONAL LIABILITY COVERAGES

ABUSE – Occurrence Basis. Up to \$15,000,000 Annual Aggregate limits 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).

EDUCATORS' ERRORS AND OMISSIONS LIABILITY – Occurrence Basis. Up to \$10,000,000 Annual Aggregate limits with Defense Costs in addition to Policy limits.

DIRECTORS' AND OFFICERS' LIABILITY (MAXIMUM \$10,000,000; CLAIMS MADE)

UMBRELLA LIABILITY (EACH OCCURRENCE/ANNUAL AGGREGATE)