

BLANKET ACCIDENT

Coverage is provided for injury to volunteer workers working on your behalf. The injury need ***not*** arise from negligence on your part for coverage to apply.

Members, including Volunteers of your organization are covered.

	<u>Limits of Coverage</u>
Principle Sum	\$ 100,000
Weekly Indemnity, Total Disability	\$ 400
Blanket Medical Reimbursement	\$ 1,000
Aggregate Limit	\$200,000.

This coverage is designed so members and volunteers do not have to sue or prove negligence.

EXAMPLE: Your group holds an open house. While helping with the BBQ a volunteer strains their back. This insurance would pay for any prescriptions because of the injury, physio needed etc.

EXAMPLE: Your group is holding a raffle at the local mall. One of your members trips over the supplies, breaking their leg. This insurance would pay for expenses because of the injury.

COMMERCIAL GENERAL LIABILITY

COVERAGES:

BODILY INJURY/PROPERTY DAMAGE LIABILITY:

To protect against legal liability for damages arising out of your business, property or operations. Coverage provides for compensatory damages because of “bodily injury” for which you are legally liable and compensatory damages because of “property damage” caused by an occurrence.

The main types of coverage include Premises and Operations, Elevators, Products and Completed Operations and Contractual Liability.

Our specialized coverage provides Incidental Medical Malpractice as well.

PERSONAL INJURY LIABILITY:

To protect against legal liability for “personal injury” to another person caused by such acts as wrongful treatment. Coverage provides for compensatory damages because of: false arrest, willful detention or imprisonment, malicious prosecution; libel, slander, defamatory characterization; and wrongful entry or eviction, invasion of the right of private occupancy.

MEDICAL EXPENSES:

To provide voluntary payment of all reasonable medical expense incurred on account of bodily caused by accident on the premises or arising from your operations.

TENANT’S LEGAL LIABILITY – BROAD FORM

To provide protection for you against legal liability for damage or destruction to the section of the premises occupied by you, including the loss of use of the property as a result of the damage. Coverage is on the Broad “All Risks” basis, unless otherwise endorsed.

WHO IS AN INSURED:

In addition to the named insured, certain other persons are protected for liability arising out of the risk of the insured including directors, executive officers, co-owners, partners, employees, executors and anyone acting as a real estate manager for the named insured.

AMOUNT OF INSURANCE:

The AGGREGATE limit of liability shown is the maximum we will pay for all claims in one year.

**COMMON
EXCLUSIONS:**

Pollution Liability
Nuclear Energy Liability
War Risks
Explosives, Pile Driving, Weakening of Support
Bodily injury or property damage caused intentionally by you
Liability assumed under contract other than "insured" contracts
Any liability covered under a worker's compensation plan.
Bodily injury to any of your employees
Bodily injury or property damage through the use or operation of
any automobile.
Bodily injury or property damage through the use or operation of
any watercraft
Bodily injury or property damage through the use or operation of
any aircraft, air cushion vehicle or premises used for airport or
aircraft landing strip.
Property damage to property owned by occupied by, rented to,
used by or in the care, custody or control of the insured.
Property damaged to your product or your work.
Terrorism Exclusion
Data Processing Exclusion
Abuse Exclusion

**SUPPLEMENTARY
PAYMENTS:**

For any claim we defend for you we will also pay:

- a) all expenses incurred by us:
- b) costs of bonds required to defend
- c) reasonable costs incurred by you and up to \$ 500 a day
for lost wages;
- d) costs and interest charged to you after judgment

These payments do not reduce the limit of insurance

DEDUCTIBLE:

\$1,000 Applicable to Bodily Injury, Property Damage
Tenant's Legal Liability

ADDITIONAL INSUREDS:

Certificates of Insurance can be provided at no additional
Charge to your group for individual events.

EXAMPLE BODILY INJURY/PROPERTY DAMAGE:

Your group is renting a booth at the local mall as a fund raising activity.
The Certificate would be provided adding the Mall as Add'l Insured for the event.

EXAMPLE: A 3rd party trips over some supplies you have at the event. They hurt their Back and sue you because of the negligent act of leaving supplies out where they were in the way. Your Liability would defend you and pay out if Negligence was proven in a court of Law

EXAMPLE-PERSONAL INJURY

- Some one sues your group for slandering their name

EXAMPLE-VOLUNTARY PAYMENT-MEDICAL EXPENSES

Some one has medical expenses, for example, from a fall during a fund raiser. Our adjuster may offer a settlement to the 3rd party even though your group was not at fault.

EXAMPLE-TENANTS LEGAL LIAIBILITY

- This coverage goes hand in hand with the General Liability coverage to provide full insurance protection when you rent a facility.

NON-OWNED AUTOMOBILE

PURPOSE: To protect you against legal liability arising from the use or operation on your behalf, of any automobile that you DO NOT own.

You could be legally liable along with the owner of the vehicle. If the vehicle owner's policy had lapsed, or his liability limit proved inadequate, the non-owned automobile policy would protect you.

DEDUCTIBLE: None

SPECIAL NOTE: Legal cost to defend claims actions are also covered.

EXAMPLE: Your group rents a bus to travel to an event. The main insurance is the responsibility of the Bus company. In the event of an accident the Non Owned Auto would protect your group if brought into the Law suit.

EXAMPLE: One of your members is using their own vehicle to pick up supplies for an event. They are in an accident. The member's personal auto insurance would respond to the claim. If there was not adequate limits of insurance under your Member's insurance, or if your group was named in the suit Non Owned Auto coverage would respond.

DIRECTORS AND OFFICERS LIABILITY

PURPOSE: The policy provides coverage where liability suits are brought against the Directors & Officers of the non-profit organization for an alleged or actual wrongful act error or omission by a director or officer in the course of their duty.

COVERAGE: Insurance coverage is provided for legally elected Directors & Officers where claims occur as a result of liability imposed by law against them. Situations that might result in an exposure to a claim could be.

- Wrongful dismissal
- Discrimination (age, race or sex)
- Acts beyond granted authority
- Financial decline
- Insufficient administration or supervision resulting in losses
- Waste of organization assets
- Negligent attention (continual absence)
- False or misleading reports
- Failure to verify acts in official documents
- Failure to deliver services
- Causing the organization to incur tax liabilities

DEFENSE: The Insurer has the right to defend any suit brought against the Directors and Officers, even if the allegations are groundless.

The insurer will pay premium on bonds required in a defended suit, as well as those costs taxed against the Directors and Officers in a civil action, defended by The Co-operators, and other reasonable expenses incurred.

DEDUCTIBLE: The policy will pay for losses in excess of any deductible as stated on the declarations.

Claims arising out of the same or related act or series or similar acts of one or more of the Directors and Officers will be considered as a single loss.

**NOTEWORTHY
EXCLUSIONS:**

Libel or slander
Personal profit or advantage to which the Directors and Officers were not legally entitled.
The deliberate dishonest act of any Director or Officer
Failure or omission on the part of the Director and Officer to effect and/or maintain insurance
Suits for damages for a Wrongful Act which, at the time application for insurance is made, is known to the Directors and Officers, or to the Organization.
Full Abuse Exclusion
Terrorism Exclusion / Data Exclusion

This is a specialized coverage to protect the Volunteer Board Members.
The insurance is for Financial Loss of a 3rd party due to a decision made by a board member
If the group is Incorporated the legal Entity (your group) would be insured as well as the Members of the Board.

If the group is not Incorporated our policy would only protect the board members in the event of a claim

EXAMPLE: A board member takes the budget and allocates incorrectly there is a possibility of a claim. As your group is a social group it is difficult to provide examples.

SOME DIFFERENCES BETWEEN :

-	<u>GENERAL LIABILITY</u>	<u>DIRECTORS & OFFICERS</u>
Who is Insured?	All Members, Volunteers	Board Members
Coverage?	Bodily Injury, Property Damage to a 3 rd party	Financial Loss to a 3 rd party
Claim Agreement	Per Occurrence -when the accident occurred	Claims Made -When the claim/ Law suit received