

Summary of Coverage



Canadian Centre for Christian Charities

Supporting ministries in a complex world

Group General Insurance Plan

Underwritten Exclusively Through

ROBERTSON HALL



Your policy comes with more than just insurance...

PROTECTION PLUS

MEMBERSHIP

Includes the following benefits:

- Coverage for Website Content, Internet Streaming and Privacy Breach Liability and Expenses (NEW) for Policyholder Organizations who also have the D&O Liability Option (see over)
- "Member's Only" Online Resource Library
- Liability Risk Management Videos / Sample Waivers
- Free Abuse Prevention Resources and Webinars
- No-Cost Replacement Cost Building Valuations
- ACCESS Outside User Groups Insurance, and more...

PROPERTY FORM HIGHLIGHTS

Building And Contents Coverage Includes:

- Broad Form Physical Damage Coverage
- Single Limit Building(s) And Contents
- Fixed Pews, Alters, Pulpits And Baptismal Tanks
- Replacement Cost
- Inflation Guard
- Agreed Value (Available Upon Request)
- Same-Site Rebuilding Requirement Waived
- Permission For Vacancy (60 Days Maximum)
- Detached Structures
- Collapse Due To Weight Of Ice Or Snow
- Building Damage By Theft
- Broad Form Glass Coverage
- Stained Glass (\$50,000 Sub-Limit)
- Exterior Signs And Lighting (\$50,000 Sub-Limit)
- Earthquake Deductible
 - 5% / 10% / 20% Of Insured Value In B.C.
 - 5% In Ottawa And Montreal
 - 3% In The Rest Of Canada
- Flood / Seepage - \$25,000 Deductible
- Water Backup - \$2,500 Deductible
- Water Escape - \$2,500 Deductible
- Liberalization Clause
- Lawn And Maintenance Equipment
- Outdoor Property
- Roadways, Walkways, Parking Lots (\$25,000 Sub-Limit)
- Trees, Plants And Shrubs (\$50,000 Sub-Limit)
- Additions Under Construction (\$100,000 Sub-Limit)
- Boilers, Pressure Vessels And Machinery
- Comprehensive Equipment Breakdown Rider Including Expediting Expenses, Hazardous Substances, Service Interruption And Spoilage

LOSS OF INCOME COVERAGE

- Non-Profit Loss Of Revenue \$500,000, including,
 - Tithes/Offerings/Donations
 - Tuition Income/Fees
 - Rental Value
 - Civil Authority
 - Alterations/New Buildings
 - Extended Income
- No Co-Insurance Requirement
- Higher Limits Of Coverage Available

PROPERTY OPTIONS

- Increase In Property, Loss Of Income And Crime Limits
- Upgraded Employee/Volunteer Fidelity Bonding
- Leasehold Or Condo Improvements And Betterments

PROPERTY EXTENSIONS (On Premises)

\$1,000,000 Aggregate Coverage Limit, Including:

- By-laws Coverage
- Debris Removal (Up To 25% Of Total Loss)
- Preservation Of Property
- Fire Department Service Charges
- Professional Fees
- Additional Expenses
- Expediting Expenses
- Valuable Papers And Records
- Accounts Receivable
- Lock Rekeying Or Replacement
- Newly Acquired Contents (90 Days)
- Newly Constructed Property (\$100,000 Sub-Limit)
- Personal Property (\$50,000 Sub-Limit)
- Fine Arts (\$50,000 Sub-Limit)
- Land And Water Pollution Cleanup (Refer To Policy For Sub-Limit)
- Computer Mechanical Breakdown/Power Surge
- Condominium Unit Owner's Improvements And Betterments, Contingent And Loss Assessment (\$50,000 Sub-Limit)
- Fire Protection Equipment Re-Charge (\$25,000 Sub-Limit)
- Property Damage Prosecution Reward (\$25,000 Sub-Limit)
- Mortgage Rate Claim Guarantee (\$25,000 Sub-Limit)

NOTE:
On-Premises Property Extension Limit is \$500,000 for policy holders who do not own and insure the buildings they occupy.

PROPERTY EXTENSIONS (Off Premises)

- Newly Acquired Buildings \$1,000,000.
- Newly Acquired Contents. \$500,000.
- Temporary Locations \$500,000.
- Property In Transit \$100,000.
- Exhibitions And Special Events \$50,000.
- Messengers And Representatives \$50,000.
- Off-Premises Power And Service Interruption . . \$100,000.

CRIME COVERAGE

- Employee/Volunteer Dishonesty \$100,000.
- Broad Form Money And Securities \$50,000.
- Loss Inside Premises \$50,000.
- Loss Outside Premises \$50,000.
- Money Orders/Counterfeit. \$50,000.
- Depositors And Credit Card Forgery \$50,000.
- No Deductible. Included

- Parsonage Dwellings And Minister's Contents
- Builders Risk Construction Coverages
- Worldwide Property Floaters
- Licensed Trailers (Ontario Only)

OVER ►

SUMMARY OF LIABILITY COVERAGE

Protection Plus includes comprehensive occurrence-form liability protection for your organization's usual operations, activities and ministries on and off premises included in the following General Liability Form Coverage highlights. Your policy may also include the following Liability Options. Check your new policy or renewal document carefully for full details or call our office.

GENERAL LIABILITY FORM HIGHLIGHTS

- \$5,000,000 Minimum Coverage Limit
- Worldwide Coverage Territory
- Mental Anguish And Mental Injury
- Incidental Medical Malpractice
- Extended Property Damage (Including Use Of Force To Protect Persons And Property)
- Personal Injury (Libel, Slander, Defamation, Malicious Prosecution, Abuse Of Process Etc.)
- Extended Personal Injury (Discrimination, Harassment, Humiliation And Invasion Of Privacy)
- Additional Insureds: Directors, Officers, Committees, Trustees, Employees, Members And Volunteers
- Newly Acquired/Newly Formed Charitable Subsidiaries (180 Days)
- Products And Completed Operations
- Advertising Injury
- Incidental Broadcasting, Publishing And Telecasting
- Compensatory, Punitive, Aggravated And Exemplary Damages (Covers All Civil Court Awards Insurable By Law)
- Legal Fees And Defense Costs In Excess Of Policy Limits
- Prejudgement And Postjudgement Interest Costs
- Loss Of Earnings In Claim Defense
- Participants In Sports And Athletic Activities
- Non-Owned Automobile Liability
- Physical Damage To Hired Automobiles (\$75,000)
- Non-Owned Watercraft And Aircraft
- Unique Broad Form Contractual Liability, Including Personal Injury And All Insurable Civil Damages
- Cross Liability/Separation Of Insureds
- Care, Custody, Control Of Rented/ Temporary Property
- Tenants Legal Liability - Broad Form
- Employers Liability
- Voluntary Compensation
- Employee Benefits Liability
- Sudden And Accidental Pollution (Discovered/Reported Within 120 Hours)
- Voluntary Medical Payments - Including Volunteer Workers And Sports Participants (\$50,000/Person)
- Forest Fire Fighting Liability
- Hostile Fire
- Elevator Legal Liability And Collision
- Customer Friendly Features Including:
 - Plain Language Policy Wordings
 - Easy To Read Large Print
 - Alternative Dispute Resolution Option
 - Liberalization Condition
 - Relaxed Policy Conditions

LIABILITY OPTIONS

- Abuse, Molestation, Harassment Liability - \$5,000,000 (Subject To An Approved Abuse Prevention Plan)
 - Vicarious Liability For Organization And Insureds
 - Occurrence Form - No Deductible
 - No Restriction For Stacking Of Limits
 - Civil Defense Costs In Excess Of Coverage Limit
 - Covers All Civil Damages Insurable By Law
 - Criminal Defense Costs For Wrongful Accusation - \$50,000
 - "No Fault" Therapy/Counselling Costs For Victims \$100,000 Aggregate/\$25,000 Per Person
 - Legal Advice/Media Relations Expense For Suspected Abuse Prior To Actual Claim - \$5,000
- Blanket Counselling Services Liability - \$5,000,000 Covers Authorized Counselling Services Including Religious, Guidance And Life Skills Counselling
- Directors And Officers (D&O) Liability Up To \$5,000,000 Covers The Organization, Board Members, Trustees, Committee Members, Employees And Volunteers For Negligent Acts, Errors, Omissions, Breach Of Fiduciary Duties And Employment Practices Claims
- Incidental Media Liability For Your Website Content And Internet Streaming (Included With D&O Liability Option)
- Privacy Breach Liability (\$250,000) & Expenses (\$25,000) (Above Included With D&O Liability Option)
- Privacy Breach Liability & Expenses Up To \$1,000,000
- Cyber Insurance Including Privacy Breach, E-Media, And Network Security Liability; And First Party Coverages Including Privacy Breach Notification Expenses, Digital Asset Loss, Business Interruption And Cyber Extortion
- Professional Media Liability For Broadcasting, Telecasting, Publishing & Internet/Webcasting Organizations
- Umbrella Liability Up To \$25,000,000 Combined Limits
- Fiduciary Liability For Sponsored Pension Plans
- Daycare, Nursery And School Liability
- "No Fault" Accident Coverage Including:
 - Church Members, Adherents, Participants, Part-Time And Seasonal Employees
 - Schools And Daycares
 - Camp Ministries
 - Construction/Renovation Projects
- Watercraft Liability - Owned/Leased Watercraft
- Third Party Liability, Accident Benefits And All Perils For Buses, Vans And Automobiles (Ontario Only)
- Construction General Liability Or Wrap-Up Liability

This summary is not a complete description of coverages, limits, exclusions and conditions in the policy. Deductibles and coverage limits indicated on this summary form may vary on certain policies as required by the insurer or policyholder. Consult your full policy wordings, or call our office for complete details.



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Robertson Hall Insurance Inc. is the leading insurance provider for churches and charities in the Christian community in Canada, with over 7,000 organizations insured. Our program is exclusively underwritten jointly by Sovereign General Insurance, a member company of The Co-operators Group which is the largest Canadian-owned general insurance group; and HDI Global Specialty SE (Canada), a member of the Hannover Re Group, the 3rd largest reinsurance company in the world. Both companies are A.M. Best "A-Rated" insurers.