

We write a wide range of Canadian based faith organizations. These include, but are not limited to, churches, synagogues, mosques and many others.

Please discuss any risk you deem appropriate with a representative from one of our five Regional Underwriting Centres.

## PROPERTY

Coverage is provided for losses caused by direct physical loss or direct physical damage arising from ALL RISKS, unless otherwise excluded. The base wording includes replacement cost, by-laws and debris removal with limits for each coverage falling within the overall property coverage limit on the policy. Coverage is also provided for newly acquired building(s) and contents at newly acquired locations (\$1,000,000 combined limit per term).

The following EXTENSIONS, which are in addition to the overall policy limit, are included as part of our base **Faith Protect** offering:

### Property – On Premises Extensions

**Per Occurrence limits are provided for each individual extension shown and are subject to a maximum “basket” aggregate limit of \$500,000 for all extensions combined:**

- Accounts Receivable (\$500,000)
- Additions Under Construction (\$500,000)
- Arson, Theft and Vandalism Reward (\$10,000)
- Automatic Fire Suppression System Recharge Expense (\$500,000)
- Bequeathed Property (\$50,000)
- Brands and Labels (\$500,000)
- Building Damage by Theft (\$500,000)
- Computer System Breakdown Coverage (\$25,000)
- Consequential Loss Assumption (\$500,000)
- Consequential Loss Assumption (Off Premises Power) (\$50,000)
- Contingent Liability from Enforcement of Building By-Laws (\$500,000)
- Cost of Preparing Proof of Loss (\$500,000)
- Crisis Management (\$10,000)
- Emergency Services Damage to the Grounds (\$500,000)
- Environmental Upgrade (\$25,000)
- Fire Department Service Charges (\$500,000)
- Growing Plants, Trees and Shrubs or Flowers in the open (\$1,500 per item and \$25,000 in the aggregate)
- Installation Floater (\$500,000)
- Lock and Key Coverage (\$500,000)
- Metered Water (\$500,000)
- Newly Acquired Contents at Insured Premises (25% of contents limit)
- Personal Property of Officers, Employees, Administrators or Teachers (\$10,000)
- Personal Property of Students and or Volunteers (Maximum recovery of \$250 per student / volunteer, \$10,000 per Occurrence)
- Pollutant Clean Up and Removal (\$25,000)
- Private Roadways, Walkways, Parking Lots (\$25,000)
- Special Event Automatic Increase (25% of contents limit)
- Tenant’s Glass (\$500,000)
- Valuable Papers and Records (\$500,000)

### Property – Off Premises Extensions

**Per Occurrence limits are provided for each individual extension shown and are subject to a maximum “basket” aggregate limit of \$500,000 for all extensions combined:**

- Donated Goods (\$500 per item subject to maximum recovery of \$5,000 per Occurrence at any one location)
- Exhibitions/Shows/Concerts (\$500,000)
- Property in Transit (\$500,000)
- Property temporarily removed from premises/ Unnamed Locations (\$500,000)
- Temporary Accommodation for Resident Staff (\$25,000 per Occurrence)

### Property – Enhancements (On Premises) Extensions

- Headstones, Monuments, Tombstones, Crypts (\$500,000)

## OPTIONAL PROPERTY COVERAGES (Subject to Underwriting Rules)

- Course of Construction
- Comprehensive Equipment Breakdown coverage including electronic circuitry impairment (**TechAdvantage™**)
- Cyber cover
- Flood & Earthquake
- Sewer Back-Up

## BUSINESS INTERRUPTION COVERAGE

**Per Occurrence limits provided for each individual extension shown are subject to a maximum "basket" aggregate limit of \$50,000 for all extensions combined:**

- Loss of Religious institution revenue (Including Rental Income) (\$50,000)
- Extra Expense (no monthly limitation) (\$50,000)
- Additional Living Expenses (For Religious Personnel residing In Manse/Rectory) (\$50,000)
- Interruption by Civil Authority (30 days)
- Professional Fees (\$50,000)
- Expediting Expense (\$50,000)
- Reduction in revenue resulting from property loss involving Building Alterations or New Buildings (\$50,000)
- Additional Time Required For Rebuilding from Enforcement of Building By-Laws (\$50,000)

## BUSINESS INTERRUPTION COVERAGE EXTENSIONS

**Limits provided are in addition to the Aggregate Per Occurrence limit provided in the Business Interruption coverage:**

- Bomb Scare (\$10,000 per policy term)
- Contingent Business Income (\$20,000 per Occurrence)
- Cost to Attract Volunteers Coverage (\$10,000 per Occurrence)
- Exhibition Expenses (\$50,000 per Occurrence)
- Failure of Telecommunications Service Extension (\$10,000 per Occurrence)
- Fundraising Expenses (\$25,000 per Occurrence)
- Infectious Disease, Murder/Suicide, Food Poisoning, Defective Sanitation & Vermin Evacuation Extension (\$10,000 per policy term)
- Leasehold Interest (\$100,000 per Occurrence)
- Off Premises Power Interruption (\$50,000 per Occurrence, 24 hour waiting period)
- Temporary Storage Facilities (10% of building limit)

## CRIME

**Option to purchase higher limits available**

- Employee Dishonesty Commercial Blanket Bond (Form A) – (\$20,000)
- Addition of Volunteers as Employees
- Broad Form Money & Securities (In) – (\$20,000)
- Broad Form Money & Securities (Out) – (\$20,000)
- Special Events and Holiday Increase limits (50%) for Broad Form Money & Securities (In and Out)
- Money Orders & Counterfeit Paper Currency – (\$20,000)
- Depositor's Forgery – (\$20,000)
- Credit Card Forgery – (\$10,000)
- Computer Fraud and Funds Transfer – (\$10,000)
- Incoming Cheque Forgery – (\$10,000)
- Auditors' Expenses – (\$25,000)
- Third Party Extension (\$10,000 per policy term)
- Collection Boxes (\$50 per box, \$1,000 per policy term)

## LIABILITY COVERAGES

**The following coverages are available as part of the package:**

- COMMERCIAL GENERAL LIABILITY (Nil Deductible)
- Bodily Injury and Property Damage on an 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 # 6-94)
- Contractual Liability – SEF # 96/QEF # 6-96
- Liquor License Liability
- Non-owned Watercraft (Up to 8 meters in length)

## OPTIONAL LIABILITY COVERAGES

- **ABUSE – Occurrence Basis (For qualifying risks).** Up to \$15,000,000 Annual Aggregate limits for Compensatory Damages or Civil Defense Costs with extensions of coverage for Criminal Defense Costs (\$50,000) and No Fault Medical, Rehabilitation and Counselling (\$25,000 Per Claimant/\$50,000 Annual Aggregate) and Crisis Management Coverage Extension (\$25,000).
- **DIRECTORS AND OFFICERS LIABILITY** – Claims Made Basis (Up to \$15,000,000)
- **UMBRELLA LIABILITY**

**Ecclesiastical Insurance Office plc is a specialist provider of insurance solutions and services designed to protect and preserve Canada's distinct communities, cultures and heritage. Products or services may not be available for all organizations and coverage is subject to the actual policy language issued to policyholders.**