

Funeral Services Protect Coverage Highlights

We write Funeral Service Operations with Licensed Embalmers or Licensed Funeral Home Directors with in-force and valid licensing from the provincial authority having jurisdiction. These entities can be either on a non-profit or for-profit basis. The establishment will be primarily engaged in preparing the deceased for funeral services, visitation and interment or cremation and conducting funerals either as a single location or multi location entity covering operations within Canada only.

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 property coverage limit, are included as part of our base **Funeral Services 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 subject to maximum of \$5,000 per item)
- 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 – Enhancements (On Premises) Extensions

- Personal Effects of the Deceased (\$25,000 per Occurrence subject to \$50,000 for any one policy term)
- Preservation of the Deceased (\$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 while at the premises of employees or volunteers (\$500 per item subject to \$5,000 maximum at any one location)
- Property while at Exhibitions/Craft Shows/ Concerts (\$500,000)
- Property in Transit (\$500,000)
- Property temporarily removed from premises/ Unnamed Locations (\$500,000)
- Temporary accommodation for resident staff, storage & kennel accommodation for shelter animals (\$25,000 per Occurrence)

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 \$250,000 for all extensions combined:

- Profits and/or Rental Income (12 month indemnity period with option to increase to 24 months)
- 90 or 180 Day Ordinary Payroll option
- Extra Expense (no monthly limitation) (\$250,000)
- Interruption by Civil Authority (30 days)
- Professional Fees (\$250,000)
- Expediting Expenses (\$250,000)

BUSINESS INTERRUPTION COVERAGE EXTENSIONS

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

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

CRIME

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

Option to purchase higher limits than shown above available

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

- DIRECTORS AND OFFICERS LIABILITY – (Up to \$15,000,000: Claims Made Basis)
- UMBRELLA LIABILITY
- FUNERAL SERVICES PROTECT PROFESSIONAL LIABILITY EXTENSION – (Up to \$15,000,000 Annual Aggregate limits with Defense Costs in addition to Policy limits)

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