



At Ecclesiastical Insurance, we understand that operating a retirement residence or long-term care facility presents unique challenges. Among them, you must ensure the safety of your residents, staff, volunteers and visitors; protect your premises, contents and equipment; and provide clients with facilities, services and care that provide a comfortable and enjoyable quality of life. All this and more while keeping costs manageable.

As a leading Canadian specialist insurer, Ecclesiastical's products and services are designed to meet your organization's specific requirements. We recognize the need to balance budgetary constraints with sufficient insurance coverage. We also understand and want to help you avoid the sometimes-tragic consequences of underinsurance. We will work closely with you to provide customized and affordable insurance programs – programs that provide the most appropriate coverages for your current and evolving needs.

Ecclesiastical's Retirement Protect product has been developed with the input of customers to ensure that it meets the needs of your community. It delivers effective insurance protection by providing necessary coverages at competitive prices, including:

- **Property – All Risks**
- **Business Interruption**
- **Crime**
- **General Liability**

Retirement Protect also provides an occurrence-based 'Basket of Extensions' which is included as part of our base program. For example:

Property – On and Off Premises Extensions include:

- Personal Property of Residents
- Building By-Laws
- Crisis Management
- Pollutant Cleanup and Removal
- Spoilage of medication and food

Loss of Income Extensions include:

- Cost of temporary accommodation for resident staff – including furniture storage and kennel accommodation for dogs and cats
- Evacuation of premises due to infectious disease, murder/suicide, defective sanitation or vermin
- Off Premises power interruption

Crime – Extensions include:

- Employee Dishonesty
- Credit Card Forgery
- Computer Fraud and Funds Transfer

Volunteer Protection Coverage includes:

- Personal Property of Volunteers
- Additional cost to attract volunteers following a loss

We also offer a range of optional coverages which provide additional protection, including:

- **Care Home Administrator's Errors & Omissions Liability** (Occurrence basis) – covers your liability resulting from professional incidents
- **Abuse** (Occurrence basis) – including legal liability, civil and criminal defense costs
- **Directors and Officers Liability** – covers the legal liability of Directors and Officers arising out of their fiduciary responsibilities
- **Umbrella Liability** – we offer high liability limits for protection against unforeseen catastrophic events
- **Comprehensive Equipment Breakdown** – for Boilers and other heating, cooling and electrical equipment
- **Cyber Cover:** first and third party coverage for data breach and cyber attack

For a complete list of coverages, options, extensions and limits, please consult your independent insurance broker. Products or services may not be available for all organizations and coverage is subject to the actual policy language issued to policyholders.



Comprehensive Risk Control Services

We believe that the better you understand and manage the risks your organization faces, the less likely you are to suffer an event that can damage

and disrupt your community and/or your reputation.

Ecclesiastical's Risk Control Specialists have a broad range of expertise, including an in-depth understanding of the risks associated with vulnerable populations.

Our services include site inspections and valuations, as well as detailed risk management reports. We provide a broad spectrum of educational material ranging from self-assessment tools, checklists and risk control bulletins to White Papers and comprehensive risk management kits. We also offer seminars and workshops tailored to your specific situation. Subjects include Volunteer Management, Elder Abuse, Business Continuity Planning, and Severe Weather Risks, among others.



Empathetic and Timely Claims Services

When the unfortunate happens, our Claims team provides quick, empathetic, and confidential claims services. Our Claims Specialists are highly skilled

professionals who are committed to helping customers maintain their business operations and return their communities to normal as soon as possible. When it comes to sensitive claims involving abuse, they understand the ramifications and the potential for grave reputational harm. They are experienced in handling delicate issues and have access to the most appropriate counselors and lawyers.

Our Claims Specialists also have access to a network of expert adjusters, contractors and sub-trades and enjoy long standing relationships with highly skilled craftspeople. Whatever the claim, they will work closely with you throughout the claims process, keeping you informed every step of the way.



Value-Added Services

With over a century of experience and expertise, we continuously look for innovative, value-added services that we can provide to your organization's leadership as included, cost-free,

benefits. Services like:

- **LegalConnex** – provides confidential telephone access to licensed lawyers and information on legal matters
- **ProfessionalAssist** – provides confidential telephone access to qualified counsellors on sensitive workplace issues.
- **HRAssist** – provides confidential telephone access to human resource professionals and lawyers

A Unique Insurance Company

Ecclesiastical Insurance is a specialist provider of insurance solutions and services designed to protect those who enrich the lives of others and to preserve Canada's distinct communities, cultures, and heritage. Working closely with the independent national broker network, we provide customized insurance solutions to faith and related not-for-profit organizations, retirement and long-term care communities, education facilities, arts & culture, registered charities, and select commercial enterprises.

We are proud of our long and distinguished history. Founded in the UK in 1887, the Canadian branch opened in 1972. Today, with offices in Dartmouth, Toronto, Calgary and Vancouver, our expert 'local' teams deliver expert 'local' service across the country.

Owned by a charitable trust, which redistributes our profits to charitable initiatives, **Ecclesiastical** is truly a unique insurance company with a unique business perspective.

For more information and downloadable material, please visit our website www.ecclesiastical.ca