



Ecclesiastical has been insuring heritage buildings since 1887. Over that time, we have become the recognized experts at appraising, underwriting, restoring and rebuilding these storied structures.

Our Arts, Culture & Heritage product is designed to protect historic structures that do not align with our key target segments.



## PROPERTY

Broad Form coverage is provided for losses caused by direct physical loss or direct physical damage unless otherwise excluded. The base wording includes replacement cost, by-laws and debris removal falling within the overall property coverage limit on the policy. With the unique construction features of a heritage building Ecclesiastical can assist in providing a valuation of the building. Coverage is also provided for newly acquired buildings 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 Arts, Culture & Heritage Protect product offering:**

### Property – On Premises Extensions\*

- Accounts receivable (\$500,000)
- Additions under construction (\$500,000)
- Arson, theft and vandalism reward (\$10,000)
- Automatic fire suppression system recharge expense (\$500,000)
- Building damage by theft (\$500,000)
- Computer system breakdown (\$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)
- Installation floater (\$500,000)
- Lock and key coverage (\$500,000)
- Metered water (\$500,000)
- Newly acquired contents at insured premises (25 % of contents limit)
- Pollutant clean up and removal (\$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\*

- 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 (\$25,000)

*\*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*



# Arts, Culture and Heritage Protect Coverage Highlights



## OPTIONAL PROPERTY COVERAGES (Subject to Underwriting Rules)

- 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 (12-month indemnity period with option to increase to 18, 24 or 36 months)
- 90- or 180-day ordinary payroll option
- Extra expense (no monthly limitation)
- Interruption by civil authority
- Professional fees
- Expediting expenses



## BUSINESS INTERRUPTION COVERAGE EXTENSIONS

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

- Murder/suicide, food poisoning, defective sanitation & vermin evacuation (\$50,000) per policy term
- Leasehold interest (\$100,000)
- Exhibition expenses (\$50,000)
- Temporary storage facilities (10% of limit insured or declared on buildings)
- Bomb scare (\$10,000) per policy term
- Off premises power interruption (\$50,000) (24 hour waiting period)
- Failure of telecommunication service extension (\$10,000) per occurrence
- Contingent BI coverage (\$20,000)



## CRIME

- Employee dishonesty commercial blanket bond (Form A)
- Broad form money and securities (in and out)
- Money orders and counterfeit paper currency
- Depositor's forgery
- Credit card forgery
- Incoming cheque forgery
- Computer fraud and funds transfer
- Auditors' Expenses
- Third Party Extension
- Addition of Volunteers as Employees
- Special Events and Holiday Increase limits (50%) for Broad Form Money & Securities (In and Out)
- Optional coverage — Social Engineering

Option to purchase higher limits than shown above available



## LIABILITY COVERAGES

The following coverages are available as part of the package:

- COMMERCIAL GENERAL LIABILITY
- Bodily Injury and Property
- Damage on an Occurrence Basis
- Personal Injury
- Inadvertent Advertising Injury including Copyright, Plagiarism and Domain Name
- Products and Completed Operations
- Medical Payments
- Employer's Liability (Max 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
- Employee Benefits
- Elevator Legal Liability
- Broad Form Tenant's Legal Liability
- Non-owned Automobile SPF # 6/ QPF # 6 (Maximum limit is CGL limit)
- Physical Damage to Hired Vehicles (All)
- Contractual Liability — SEF # 96/QEF # 6-96
- Liquor License Liability
- Non-owned Watercraft (less than 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 – (Up to \$15,000,000, Claims Made Basis)**
- **UMBRELLA LIABILITY**

### Replacement Cost For Heritage Buildings Demystified

Restoring or repairing a heritage property comes with a host of paradoxes; how do you recreate a structure where its very age helps define it? We take the approach that unique buildings or those with heritage designations are restored as sympathetically as possible to look like the original, with the same quality of finishes and details. Although traditional building materials like stone, lead, and oak will be used to replace what existed

before, we recognize that these will not necessarily be faithful replicas of the materials they'll replace.

For example, in the case of stone, it is likely to be freshly quarried, and in the case of timber, it won't be from the same historical period. For small repairs, second-hand or reclaimed materials in sufficient quantities might be available and would be used to successfully blend-in with the remaining structure.

We also anticipate that allied to traditional craft skills, modern construction methods will be used in the repairs and may be required to comply with building by-laws and regulations. The use of modern construction methods and the philosophy behind them are fully understood and accepted by the various heritage bodies in Canada.

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.

For more information and downloadable material, please visit our website [www.ecclesiastical.ca](http://www.ecclesiastical.ca)