



Arts, Culture and Heritage Protect

At **Ecclesiastical**, we understand that many heritage and cultural institutions offer engaging educational programs for adults, children, and teens, while others may also operate a commercial enterprise, such as a gift shop, restaurant, or cafe. Some are located in modern, iconic structures, others in treasured heritage buildings. Virtually all rely on the efforts and generous support of both volunteers and donors. Unique buildings and facilities have unique insurance needs. We understand, and this level of understanding means we support you with genuine experience and expertise.

As a leading Canadian specialist insurer, **Ecclesiastical's** products and services are designed to meet the exacting requirements of heritage and cultural institutions. We also understand the complexities of calculating a replacement cost value for heritage properties and structures, helping you avoid the sometimes-tragic consequences of underinsurance. We will work closely with you to provide a comprehensive, and tailored insurance program that will meet your current and evolving needs.

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

- **Property – All Risk**
- **Business Interruption**
- **Crime**
- **Comprehensive Equipment Breakdown**
- **Cyber**
- **General Liability**
- **Umbrella Liability**
- **Abuse**
- **Directors and Officers Liability**

Arts, Culture and Heritage Protect includes several unique features including:

- Coverage for Heritage Buildings
- Coverage for Environmental Upgrades
- Coverage for Personal Property of Volunteers
- Coverage for Contents at Exhibitions, Festivals, Craft Shows or other similar events
- Special Event Automatic Increase





Arts, Culture and Heritage Protect also provides a **'Basket of Extensions'** which is included as part of our base program. For example:

Property – On and Off Premises

Extensions include:

- Bequeathed Property
- Building By-Laws
- Cost to Prepare Proof of Loss
- Crisis Management
- Emergency Services Damage to the Grounds
- Pollutant Cleanup and Removal

Business Interruption Extensions include:

- Evacuation of Premises due to murder/suicide, defective sanitation or vermin
- Exhibition expenses caused by an insured peril
- Off Premises power interruption

Crime – Extensions include:

- Employee Dishonesty
- Credit Card Forgery
- Computer Fraud and Funds Transfer
- Special Events and Holiday Increase Limits

We also offer a suite of **tailored optional coverages** which provide you with additional and enhanced protection, including:

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

Umbrella Liability – Provides increased liability limits for protection against unforeseen catastrophic events

Abuse – For qualifying risks (Occurrence or Claims Made Basis) – Provides financial protection for the institution, 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

Replacement Cost Valuations for Qualifying Risks

Whether your building has a heritage designation or is contemporary in design, at no additional cost our Risk Control Specialists will provide a buildings valuation service alongside our normal risk assessment process. So, you can be sure that you have adequate insurance cover too.

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.



Understanding the needs of our customers

Ecclesiastical Insurance Office plc is a specialist commercial insurance company. We are deeply committed to protecting the needs of organizations that enrich the lives of others; to preserving Canada's distinct communities, cultures and history; and to supporting initiatives that help improve the lives of people in need.

Specialist protection when you need it most

Ecclesiastical's underwriting, risk and claims specialists understand what makes your organization distinct and the kinds of challenges you face. Our experts collaborate to deliver the exceptional services and products you need to protect your people, property, reputation and community.



Access value-added services

With over a century of experience and expertise, we continuously look for innovative, cost-free, value-added services we can provide to your organization. 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

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