



# Charity/ Non-Profit Protect

At **Ecclesiastical**, we understand that operating a registered charity is a complex undertaking. In addition to virtually all the obligations of a for-profit business, you face a host of unique responsibilities. Among them, attracting and supervising volunteers, ensuring compliance with special tax requirements, employing strict governance and fiduciary measures, and much more. Through it all, you must maintain focus on your charity's primary mission – to help those who depend on your efforts.

As a leading Canadian specialist insurer, **Ecclesiastical** has in-depth experience serving the needs of registered charities, as well as a range of non-profit organizations. Our **Charity/Non-Profit Protect product** can help you safeguard your facilities, assets, volunteers, fundraising activities, and your goodwill and standing in the community.

**Ecclesiastical's Charity/Non-Profit Protect** product has been developed with the input of customers. It delivers effective insurance protection by providing necessary coverages at competitive prices, including:

- **Property – All Risks**
- **Business Interruption**
- **Crime**
- **Comprehensive Equipment Breakdown**
- **Cyber**
- **General Liability**
- **Umbrella Liability**
- **Abuse**
- **Directors and Officers Liability**
- **Professional Liability Errors and Omissions**

**Charity/Non-Profit Protect** includes several unique features including:

- Coverage for Heritage Buildings
- Coverage for Personal Property of Volunteers
- Coverage for Environmental Upgrades
- Addition of Volunteers as Employees





**Charity/Non-Profit 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
- Crisis Management
- Pollutant Cleanup and Removal
- Special Event Automatic Increase

### **Business Interruption – Extensions include:**

- Fundraising Expenses
- Cost to attract volunteers following a loss
- Evacuation of premises due to murder/suicide, defective sanitation, or vermin
- 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** (Occurrence 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

**Professional Errors and Omissions Liability** - Financial protection and legal defense against lawsuits arising from alleged errors and omissions in the services provided

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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](http://www.ecclesiastical.ca)