



# Education Protect

At **Ecclesiastical**, we understand that operating an educational facility presents greater challenges than ever before. From providing a safe learning environment for students, teachers and staff, to protecting your premises and contents, you must deal with a range of new challenges—IT resilience, information and cyber security, and social media, among others. Identifying and managing these risks must be top of mind in order to safeguard your community and avoid legal and reputational harm.

As a leading Canadian specialist insurer, **Ecclesiastical's** products and services are tailored to meet the unique requirements of educational institutions. 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 comprehensive and affordable insurance programs that will meet your current and evolving needs.

**Ecclesiastical's Education 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**
- **Educators' Errors and Omissions**

**Education Protect** includes several unique features including:

- Coverage for Heritage Buildings
- Coverage for Playground Equipment, Statues, Flagpoles, External Lighting, etc.
- Coverage for Sports Equipment, Musical Instruments, Sheet Music, etc.
- Addition of Volunteers as Employees





**Education 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:**

- Personal Property of Officers, Employees and Administrators
- Personal Property of Teachers and Students
- Bequeathed Property
- Computer System Breakdown Coverage
- Pollutant Cleanup and Removal
- Emergency Services Damage to the Grounds

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

- School Lockdown
- Evacuation of Premises due to Murder/Suicide, Food Poisoning, Defective Sanitation or Vermin
- Off Premises Power Interruption
- Bomb Scare

#### **Crime – Extensions include:**

- Employee Dishonesty
- Credit Card Forgery
- Computer Fraud and Funds Transfer
- Addition of Volunteers as Employees

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

**Educators' Errors and Omissions Liability** (Occurrence basis) – Provides financial protection and legal defense against lawsuits arising from the errors and omissions of educators while performing their job-related duties

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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)