



Retirement Living Protect

At **Ecclesiastical**, 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.

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 tailored insurance programs – programs that provide the most appropriate coverages for your current and evolving needs.

Ecclesiastical's Retirement Living 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**
- **Comprehensive Equipment Breakdown**
- **Cyber**
- **General Liability**
- **Umbrella Liability**
- **Abuse**
- **Directors and Officers Liability**
- **Professional Liability Healthcare Services**

Retirement Living Protect includes several unique features including:

- Coverage for the Personal Property of Residents
- Coverage for Environmental Upgrades
- Coverage for Spoilage of Medication and Food
- Addition of Volunteers as Employees





Retirement Living 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 Volunteers
- Building By-Laws
- Crisis Management
- Pollutant Cleanup and Removal
- Emergency Services Damage to the Grounds

Business Interruption Extensions include:

- Cost of temporary accommodation for resident staff - including furniture storage and kennel accommodation for dogs and cats
- 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

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 Liability (Healthcare Services) – Financial protection and legal defense against lawsuits arising from alleged errors and omissions in the services provided

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