



We will write independent living and assisted living communities, residential care homes for seniors together with long term care and chronic care facilities, which occupy purpose built premises. They may be non-profit or for-profit organizations. We will also consider providers of in-home care services. **Please discuss any risk you deem appropriate with a representative from one of our five Regional Underwriting Centres.**



PROPERTY

Coverage is provided for losses caused by direct physical loss or direct physical damage arising from ALL RISKS, unless otherwise excluded. The base wording includes replacement cost, by-laws and debris removal with limits for each coverage falling within the overall property coverage limit on the policy. Coverage is also provided for newly acquired building(s) and contents at newly acquired locations (\$1,000,000 combined limit per term).

The following EXTENSIONS, which are in addition to the overall policy limit, are included as part of our base **Retirement Living Protect** 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)
- Bequeathed Property (\$50,000 subject to maximum of \$5,000 per item)
- Brands and Labels (\$500,000)
- Building Damage by Theft (\$500,000)
- Computer System Breakdown Coverage (\$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)
- Growing Plants, Trees and Shrubs or Flowers in the open (\$1,500 per item and \$25,000 in the aggregate)
- Installation Floater (\$500,000)
- Lock and Key Coverage (\$500,000)
- Metered Water (\$500,000)
- Newly Acquired Contents at Insured Premises (25% of contents limit)
- Personal Property of Officers, Employees, Administrators or Teachers (\$10,000)
- Personal Property of Students and or Volunteers (Maximum recovery of \$250 per student/volunteer, \$10,000 per Occurrence)
- Pollutant Clean Up and Removal (\$25,000)
- Private Roadways, Walkways, Parking Lots (\$25,000)
- Special Event Automatic Increase (25% of contents limit)
- Tenant’s Glass (\$500,000)
- Valuable Papers and Records (\$500,000)



PROPERTY ENHANCEMENT OPTION

- Personal property of residents (\$5,000 per occurrence)



Retirement Living Protect Coverage Highlights



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, storage & kennel accommodation for shelter animals (\$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*



OPTIONAL PROPERTY COVERAGES (Subject to Underwriting Rules)

- Course of Construction
- 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 24 months)
- 90 or 180 Day Ordinary Payroll option
- Extra Expense (no monthly limitation) (\$250,000)
- Professional Fees (\$250,000)
- Expediting Expenses (\$250,000)
- Interruption by Civil Authority (30 days)
- Off Premises Power Interruption (\$250,000) (24 hour waiting period)
- Failure of Telecommunications Service Extension (\$10,000 per Occurrence)
- Suppliers Extension (\$20,000 per Occurrence)



BUSINESS INTERRUPTION EXTENSION COVERAGE

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

- Murder/Suicide, Food Poisoning, Defective Sanitation & Vermin Evacuation Extension (\$100,000 per policy term)
- Leasehold Interest (\$100,000)
- Exhibition Expenses (\$50,000)
- Suspension Costs (\$10,000 per policy term)
- Temporary Storage Facilities (10% of the limit insured or declared on the building(s))
- Bomb Scare (\$10,000 per policy term)
- Off Premises Power Interruption (\$250,000) (24 hour waiting period)
- Failure of Telecommunications Service Extension (\$10,000 per Occurrence)
- Contingent Business Interruption coverage (\$25,000)
- Suppliers extension (\$20,000 per occurrence)



Retirement Living Protect Coverage Highlights



CRIME

- Employee Dishonesty Commercial Blanket Bond (Form A) – (\$100,000)
- Addition of Volunteers as Employees
- Broad Form Money & Securities (In) – (\$10,000)
- Broad Form Money & Securities (Out) – (\$10,000)
- Special Events and Holiday Increase limits (50%) for Broad Form Money & Securities (In and Out)
- Money Orders & Counterfeit Paper Currency – (\$25,000)
- Depositor’s Forgery – (\$50,000)
- Credit Card Forgery – (\$25,000)
- Computer Fraud and Funds Transfer – (\$10,000)
- Incoming Cheque Forgery – (\$10,000)
- Auditors’ Expenses – (\$25,000)
- Third Party Extension (\$25,000 per policy term)
- 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
- Advertising Injury including Copyright, Plagiarism and Domain Name
- Products and Completed Operations
- Medical Payments (\$10,000 per person)
- Employer’s Liability (Maximum 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 (\$50,000 annual aggregate)
- Hostile Fire
- Employee Benefits (\$1,000 Deductible)
- Elevator Legal Liability
- Liberalization Clause
- Broad Form Tenant’s Legal Liability (\$1,000,000 - \$1,000 Deductible)
- Non-owned Automobile SPF # 6/QPF # 6 – (Maximum limit is CGL limit)
- Physical Damage to Hired Vehicles – (All Perils \$50,000 Limit – \$1,000 Deductible – SEF # 94/QEF # 6-94)
- Contractual Liability – SEF # 96/QEF # 6-96
- Liquor License Liability
- Non-owned Watercraft (Up to 8 meters in length)
- Medical Payments (Including donation collectors) – \$10,000 per person



Retirement Living Protect Coverage Highlights



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**
- **CARE HOME ADMINISTRATOR'S ERRORS AND OMISSIONS LIABILITY** – (UP TO \$15,000,000 ANNUAL AGGREGATE LIMITS WITH DEFENSE COSTS IN ADDITION TO POLICY LIMITS)



VOLUNTEER PROTECTION COVERAGE

- Personal Property of Volunteers (Maximum recovery of \$250 per volunteer, \$10,000 aggregate per policy year)
- Volunteers included in definition of Insured
- Donated goods while temporarily stored at the premises of volunteers (\$500 any one item, \$5,000 any one location)
- Cost to attract volunteers following a loss

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