

**National Insurance Program of the Canadian Association Of Family  
Resource Programs  
(For Members Only)**

**Coverage Summary**

Property

- All Risks Contents Insurance
- All Risks Building Insurance (if applicable)
- Miscellaneous Articles excluding Laptops (if applicable)
- Laptops (if applicable)
- Broad Form Coverage including Sewer Backup and Flood
- **Earthquake is included for all provinces but British Columbia and Quebec must be referred**
- Replacement Cost – same site limitation deleted
- 90% Co-Insurance
- Blanket Building Bylaws
- Extensions of Coverage (Included)
  - Temporary Locations \$10,000
  - **Office Contents \$25,000**
  - **Blanket Fine Arts - \$25,000**
  - **Inflation Shield - Included**
  - **Personal Property of Officers/Employees/Administrators/Volunteers - \$10,000**
  - **Master Key Extension - \$10,000**
  - **Automatic Fire Suppression System Recharge - \$25,000**
  - **Installation Floater – \$25,000**
  - **Brands & Labels - \$25,000**
  - **Consequential damage (Pair & Set) - Included**
  - Newly Acquired Building & Contents - \$1,000,000
  - **Newly Acquired Business Contents (Acquisition Clause)**
  - Transit - \$25,000
  - Parcel Post - \$10,000
  - Salesman Samples - \$25,000
  - Debris Removal - \$10,000
  - Valuable Papers - \$50,000
  - Accounts Receivable - \$50,000
  - Computer Equipment including Electrical/Mechanical Breakdown - \$25,000
  - Extra Expense - \$50,000
  - Rental Income - \$10,000
  - Leasehold Interest Extension - \$25,000
  - Glass - \$25,000
  - Fire Department Charges - \$25,000
  - Exhibition Floater - **\$50,000**
  - **Arson Reward - \$5,000**
  - Professional Fees - \$25,000
  - **Contingent Business Interruption - \$20,000**
  - **Infectious Disease Extension - \$100,000**
  - Sign - \$25,000
  - Stock Spoilage including Off Premises Power - **\$50,000**
  - **Land & Water Pollution Clean Up - \$25,000**

- \$1,000 Deductible
- \$5,000 Deductible on Sewer Backup
- \$10,000 Deductible on Flood
- **5% or \$50,000 Deductible on Earthquake**

### Crime

- Employee Dishonesty Bond - **\$50,000 – Now includes volunteers**
- Broad Form Money & Securities - **\$10,000** (Inside & Outside coverage including Overnight)
- **Customer Interest Bond including Volunteers - \$10,000**
- Depositors Forgery - **\$25,000**
- Counterfeit Paper & Money Currency - **\$25,000**
- Incoming Cheque Forgery - \$5,000
- **Credit Card Forgery - \$25,000**
- Damage to building by Burglary - **\$10,000**
- \$1,000 Deductible

### Commercial General Liability - \$2,000,000

- Occurrence Form
- General Gross Aggregate \$5,000,000
- Premises, Property & Operations
- Products & Completed Operations
- Personal Injury – Nil Participation
- Employees & Volunteers as Additional Named Insured
- Occurrence Property Damage
- Broad Form Property Damage
- Blanket Written Contractual
- Medical Payments - \$5,000 per occurrence
- Intentional Bodily Injury to Protect Person & Property
- Cross Liability
- Owners & Contractors Protective
- Non-Owned Automobile including OEF #94 - \$50,000/\$500 Deductible
- OEF #96 – Contractual Liability Endorsement
- Incidental Medical Malpractice
- Tenants Legal Liability, Broad Form \$500,000
- Employee Benefits Liability \$250,000 (Claims Made)
- Advertising Liability \$2,000,000
- Employers Liability **\$2,000,000** covering office personnel only
- Voluntary Compensation (Office employees only) **\$200/week**
- Misinterpretation of Dates Exclusion
- Terrorism Exclusion
- Fungi Exclusion
- Liquor Liability Exclusion
- Abuse/Harassment Exclusion
- Specific Operations Exclusion includes
  - Horseback Riding
  - Rock Climbing
  - Roller Skating/Blading with Ramps
  - Skiing (Downhill or Cross Country)
  - Water Slides and/or Amusement Parks
  - White Water Rafting
  - Inflatable Bouncers
  - Paintball
  - Liquor Exposures
  - Internet Sales
- \$500 Deductible

Errors & Omissions Liability - \$2,000,000

- Claims Made Form
- Retroactive Date – Effective Date of Certificate
- Abuse/Harassment Exclusion
- Misinterpretation of Dates Exclusion
- Terrorism Exclusion
- Fungi Exclusion
- \$1,000 Deductible

Directors & Officers & Association Reimbursement Policy - \$1,000,000 or \$2,000,000

- Claims Made Form
- Coverage includes the Board of Directors and the Association, Employees and Volunteers
- Retroactive Date – Effective Date of Certificate
- Professional Liability Exclusion (General, Educators, Counseling)
- Worldwide Territory
- Non Cancellable by Insurer once the policy premium has been paid
- Various Deductibles are available