

FOCUS Accreditation Insurance Program

McDougall Insurance and Frank Cowan Company are offering a discount on insurance for all FOCUS Accredited organizations. The discount varies based on the size of the organization and individual profile.

Liability

- Limits up to \$25,000,000
- No general aggregate limit applies up to \$15,000,000
- Nil deductible available
- Medical payments \$10,000 per person / \$50,000 aggregate per occurrence
- Malpractice liability up to \$25,000,000 aggregate
- Abuse limits up to \$5,000,000 aggregate
- Additional Insureds automatically include directors, officers, employees and volunteers
- Child abduction liability \$25,000

Coverage to Full Policy Limits on an Occurrence Basis

- Bodily injury
- Property damage
- Personal injury
- Employers' liability
- Tenants' legal liability
- Advertising liability
- Blanket contractual liability
- Claims expenses / defence costs in addition to policy limits
- Host liquor liability
- Full worldwide territory
- Voluntary compensation for volunteers (per schedule of benefits) available

Automobile

- Limits up to \$25,000,000
- Individually rated where applicable
- Fleet rated where applicable

Non-Owned Automobile

- Limits up to \$25,000,000
- Physical damage to hired automobiles \$50,000 with \$500 deductible

Errors & Omissions Liability

- Limits up to \$25,000,000 aggregate
- Claims made
- Coverage for wrongful acts arising out of insured's professional services

Directors' & Officers' Liability

- Limits up to \$10,000,000 aggregate
- Claims made
- Wrongful acts
- Employment practices
- Outside directorship
- Punitive damages

Legal Expense

- Limits starting at \$50,000 per occurrence / \$250,000 aggregate
- Core Coverage
 - Provincial statute or regulation, criminal code coverage, civil action for failure to comply under privacy legislation, civil action when an insured is a trustee of a pension fund for the Named Insured's employees
 - Increased limits available
 - Access to a legal advice hotline (1-855-953-1434)
- Optional Coverage
 - Contract disputes and debt recovery, statutory license protection, property protection and tax protection

Cyber Risk Insurance

- A range of limits available starting at \$100,000
- Coverage is provided for:
 - Media content services liability, network security liability, privacy liability, privacy notification costs, regulatory proceedings, extortion threat, crisis management expense, business interruption
- Higher limits available

Crime Insurance

- Employee dishonesty up to \$500,000
- Broad form money and securities up to \$100,000
- Money orders and counterfeit paper currency up to \$100,000
- Forgery and alteration up to \$500,000
- Credit card forgery up to \$25,000
- Computer and transfer fraud up to \$100,000
- Extortion (threats to persons and threats to property) up to \$100,000
- Pension or employee benefit plan coverage up to \$500,000
- Loss sustained by a client (third party bond coverage) up to \$100,000
- Audit expense up to \$100,000
- Resident trust fund \$5,000 per resident
- Identity fraud for third parties for \$25,000
- Computer violation up to \$100,000

Environmental Liability

- Limit of \$2,000,000 / aggregate of \$2,000,000
- Claims made form
- Protection from third party claims resulting from environmental impairment caused by the insured's operations

Board Members' Accident

- AD&D and permanent disability up to \$250,000
- Paralysis coverage 200%
- Weekly indemnity – total loss of time up to \$500
- Additional schedule of benefits applies
- Critical illness
 - \$10,000 coverage each applicant
 - Coverage up to 75 years
 - No deductible
 - No medical exam required

Volunteer Accident

- AD&D and permanent disability \$50,000 principal sum
- Paralysis coverage 200% of principal sum
- Provides coverage while on duty

Equipment Breakdown Insurance

- Limit per accident – unlimited
- Spoilage \$100,000
- Hazardous substance \$100,000
- Business interruption – follow form
- Service interruption – unlimited
- Professional fees – unlimited
- Data \$25,000

Property Insurance

- Blanket amount on insured property
- No co-insurance
- No margin clause
- Replacement cost on assets unless specifically limited or excluded
- All risk coverage including sewer backup
- Data processing coverage available
- Flood and earthquake coverage available
- By-laws included plus \$25,000 for any act governing the insured's profession
- By-laws including pollutant clean-up and removal to the policy limit
- Demolition of undamaged portion coverage
- Exhibition floater \$25,000
- Installation floater \$25,000
- Interruption by civil authority 30 days
- New* • Workplace disruption \$50,000 including emergency vacating expenses available
- New* • Crisis management up to \$250,000 available
- New* • Contingent business interruption available
 - Liberalization clause
 - Disappearing deductible
 - Extra expense coverage
 - Valuable papers
 - Accounts receivable coverage
 - Personal effects coverage of \$10,000 per person (Residents & Employees) / \$25,000 aggregate
 - Master key protection \$25,000
 - Growing plants, lawn, trees, shrubs or flowers in the open \$100,000 aggregate
 - Automatic fire suppression system recharge expense – \$25,000
 - Off premises power \$50,000
 - Fine arts coverage available
 - Permission granted to make additions, alterations and repairs, and for property to remain vacant

This handout is intended to provide general information only. Please refer to the policy document for complete details. The policy terms, conditions and limitations shall apply in all instances. FCC-HSP-P 1113

Contact McDougall Insurance today.

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