

## Coverage summary Childcare Services Program

### Policy - OPTION 1 (MANDATORY)

Global Deductible clause of 250 \$ on property damage if not specifically mentioned otherwise

780.2e Difference in coverages

#### **COMMERCIAL GENERAL LIABILITY: MAX 091.0e, 094.9e, 090.7e, 780.5e & 890.6e FORMS**

Each occurrence limit

Coverage A : Bodily injury, Mental injury and Property damage / Limit of insurance	10 000 000 \$
Products-completed operations aggregate limit	10 000 000 \$
Coverage B : Personal and Advertising Injury liability	10 000 000 \$
Coverage C : Medical Payments	50 000 \$ per pers
Coverage D : Tenants' Legal Liability	2 000 000 \$
Employees and « volunteer workers » and unit owners of condominiums as additional insureds	Included
Additional insured global guarantee	Included
Abuse Coverage	10 000 000 \$
Contingent error and omission	Included
Criminal defence cost – reimbursement (must be acquitted or charges withdrawn)	25 000 \$

#### **DIRECTORS AND OFFICERS LIABILITY- NON-PROFIT ORGANIZATION LIABILITY: 350.2e FORM**

2 000 000 \$

Retention 500\$

Directors and Officers coverage - amendatory endorsement : 375.8e form

#### **Profit-organization according to general endorsement 890.6e:**

##### **890.6 Amendment : Prior loss**

890.6 Loss of business income resulting from the interruption due to the criminal charges against you (must be acquitted or charges withdrawn)	25 000 \$
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### Policy - OPTION 2 (optional)

Deductible clause of 300\$ if not specifically mentioned otherwise

#### **PROPERTY COVERAGE – EDGE COMPLETE 3.0 + SUMMARY OF COVERAGES 034.0e, 035.7e & 890.6e FORMS**

Replacement cost

Sewer backing up coverage - 300 \$ Deductible 159.2e (Valid only if equipped with a backflow valve)	Included
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**Extension of coverage** : 035.7e and childcare services program - amendments 890.6e

##### **In addition to policy limit**

Consequential loss – On premises	Included
Contents temporarily away from the premises	250 000 \$ blanket extensions limit

#### **BUSINESS INTERRUPTION INSURANCE - ACTUAL LOSS SUSTAINED FORM: 238.0e & 233.7e FORMS**

Actual loss sustained

Indemnity period 18 months

Business Interruption Extension 3.0	Actual loss sustained
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##### **Coverage Extension**

233.7e Prohibited access to the describe premises	30 days
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#### **EQUIPMENT BREAKDOWN COVERAGE - BUSINESS INTERRUPTION INCLUDED 168.1e**

#### **COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION POLICY - EMPLOYEE DISHONESTY (FORM A) 110.1e FORM**

The information stated above is only a summary of the applicable Limits of Insurance in the Policy and will not be interpreted as increasing, modifying or varying any other terms or Limits of Insurance specified in the Coverage Schedule. In the event of any inconsistency between the information set in this summary and the Coverage Schedule, the Coverage Schedule will govern.