

Coverage summary Childcare Services Program

Policy - OPTION 1 (MANDATORY)

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

COMMERCIAL GENERAL LIABILITY: MAX 091.0e, 090.7,094.9e, 099.4e,112.0e, 112.1e & 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Criminal defence cost – reimbursement (must be acquitted or charges withdrawn)	\$ 25 000
090.7e - Liability edge 3.0	Included
094.9e Quebec automobile insurance coverage - QPF. No 6 – Non-owned automobile	\$ 10 000 000
099.4e QEF. No 6 – Legal Liability for damage to hired automobiles endorsement	\$ 100 000 any one accident
112.0e Pyrite or Pyrrhotite Exclusion	
112.1e Q.E.F no. 6-96- Contractual liability Endorsement	

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

Retention \$ 500

Directors and Officers coverage - amandatory 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business income resulting from the interruption due to the criminal charges against you (must be acquitted or charges withdrawn)	\$ 25 000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, 003.1e, 003.2e & 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
003.1e Common Exclusions	
003.2e Declaration of emergency endorsement - extension of termination or expiry general conditions	

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

Indemnity period 18 months	Actual loss sustained
Business Interruption Extension 3.0	Actual loss sustained
Coverage Extension	
233.7e Prohibited access to the describe premises	30 days

EQUIPMENT BREAKDOWN COVERAGE - BUSINESS INTERRUPTION INCLUDED 168.1e

CRIME 1.0 - EMPLOYEE DISHONESTY FORM 111.1e 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.