



## Coverage Summary Childcare Services Program

<b>COMMERCIAL GENERAL LIABILITY : MAX 091.0e, 090.7e, 094.9e, 099.4e, 112.0e, 112.1e &amp; 890.6e</b>	
Comprehensive \$ 500 deductible clause on property damage unless otherwise stipulated	
Each occurrence limit	
Coverage A - bodily injury, mental injury and property damage/limit of insurance	\$ 10 000 000
Products-completed operations aggregate limits	\$ 10 000 000
Coverage B - Personal and Advertising Injury Liability	\$ 10 000 000
Coverage C - Medical payments	\$ 50 000 per person
Coverage D - Tenant's Legal Liability	\$ 2 000 000
<b>Employees and "volunteer workers" and unit owners of condominiums as additional insured</b>	<b>Included</b>
Additional insured global guarantee	Included
Abuse limitation endorsement (Claims-made)	\$ 2 000 000
Contingent error and omission	Included
090.7e Liability edge 3.0	Included
Penal Defense Costs Coverage	\$ 25 000
094.9e Quebec Automobile Insurance Coverage – QPF. No 6 – Non-owned automobile	\$ 10 000 000
099.4e Q.E.F. No 6 – Legal liability for damage to hired automobiles endorsement	\$ 100 000 any one accident
112.0e Pyrite or Pyrrhotite exclusion	
056.5e Communicable disease exclusion endorsement	
112.1e Q.E.F No 6-96 - Contractuel liability endorsement	

<b>DIRECTORS AND OFFICERS LIABILITY NON-PROFIT ORGANIZATION LIABILITY 350.2e FORM</b>	
Retention : \$ 500	\$ 2 000 000
Directors and officers coverage - amendatory endorsement : 375.8e form	
<b>Profit - organization according to general endorsement : 890.6e</b>	
890.6e Amendment: prior loss	

<b>PROPERTY COVERAGE - EDGE COMPLETE 3.0. SUMMARY OF COVERAGES 034.0e, 035.7e, 037.0e, 037.5e, 003.1e, 003.2e, 240.0e &amp; 890.6e</b>	
Deductible clause of \$ 500 if not specifically mentioned otherwise	
Replacement cost	
037.0e Privacy breach expense endorsement (forty-eight (48) hour waiting period)	\$ 25 000, deductible \$ 1000
037.5e Privacy breach legal expense endorsement	\$ 25 000
Glass breakage - deductible \$ 50	
Exterior paved surfaces	
003.1e Common Exclusions	
003.2e Emergency Notification Amendment - Extension of Contract Termination Date	
240.0e General conditions	
159.1e Flood endorsement (including surface water)	deductible \$ 10 000
159.2e Sewer back up endorsement	deductible \$ 500
<b>Extension of coverage : 035.7e and childcare services program - amendments 890.6e</b>	
<b>In addition to policy limit</b>	
Contents Temporarily Away from the Premises	\$ 250 000 Blanket extensions limit

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INDIVIDUAL EXTENSIONS OF COVERAGE	AMOUNT OF INSURANCE PER OCCURRENCE
Consequential loss - on premises	Included
Money and Securities	\$1,000
Catch all clause	\$ 50 000
Office business contents	\$ 50 000
Newly acquired contents	\$ 500 000 (equipment), \$ 25 000 (stock) / 30 days
Extra expenses	\$ 100 000
Computer system	\$ 100 000
Computer media	\$ 50 000
Computer data	\$ 50 000
User's property	\$ 1,000 per beneficiary, \$ 5 000 per claim
Negative publicity (forty-eight (48) hour waiting period)	\$ 10 000
Business interruption caused by lawsuit	\$ 25 000
<b>Special provisions</b>	
Territorial limits	

BUSINESS INTERRUPTION INSURANCE - ACTUAL LOSS SUSTAINED - BUSINESS INTERRUPTION EXTENSION 3.0, SUMMARY OF COVERAGES 238.0e & 233.7e	
Indemnity period 18 months	actual loss sustained
Coverage extension business interruption insurance	actual loss sustained
<b>Coverage extension</b>	
233.7e Interruption by civil authority	35 days
Professional fees	\$ 100 000
Contingent loss of income - Neighbouring premises	\$ 50 000 or 90 days (highest amount)
Contingent loss of income - Contributing / recipient property	\$ 100 000
Ordinary payroll	90 days

EQUIPMENT BREAKDOWN COVERAGE - MAX	
Coverage extensions - included in policy limit	Included
Professional fees / auditors fees	Included
Water damage	Included

CRIME 1.0 - 111.1e	
Deductible \$ 500	
<b>Coverage 1 - Employee dishonesty fraudulent or dishonest acts committed by an employee acting alone or in collusion with others</b>	
Dishonest or fraudulent act committed by an employee, acting alone or in collusion others	\$ 10 000
<b>Coverage 2 - Theft, Robbery or Burglary</b>	\$ 10 000
<b>Coverage 3 - Fraud - Limit per coverage</b>	
3.1 Money orders or Counterfeit Money	
3.2 Forgery of alteration Coverage	\$ 10 000
3.3 Computer Fraud	
3.4 Funds Transfer Fraud	
<b>Coverage 4 - Expenses - Blanket limit</b>	
4.1 Professional fees	
4.2 Theft, Robbery, or Burglary Reward	\$ 5 000
4.3 Medical expenses	
4.4 Computer data Restoration Expenses	
<b>1 - Adding Associated as Employee</b>	
<b>2 - Amended definition of employee including third party dishonesty</b>	
<b>3 - Amended definition of employee including any natural person on loan to or from another employer working for the Insured in the ordinary course of the Insured's business, that has been hired by another employer and that is remunerated by that same other employer.</b>	

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