



# Property and General Liability Insurance Program

## Product Information Sheet

Specially suited to those members and agencies of The Ontario Association of Food Banks eligible for coverage under this program.

The basic policy includes Property, Business Interruption, Crime and General Liability.

### Property Coverage Features

Insures all property owned by the Insured or for which the Insured is responsible against any accidental loss or damage which is not specifically excluded.

Functional replacement cost coverage applies to building and equipment. There is no requirement that replacement be at the same location. Actual Cash value on stock.

Unlike traditional property policies, coverage is included for:

- Peak Season - increasing values by 100% from November to March
- Business Interruption - Actual Loss Sustained
- Sewer Back Up, Flood & Earthquake
- Stock Spoilage
- Property in Transit
- Contents at Unnamed locations
- Crime - including - Employees, Volunteers, Directors & Trustees

Automatic coverage is provided at no extra charge for:

- \$25,000 Contents (Higher limits can be purchased)
- Peak Season Increase 100% (November 1st to March 1st)
- \$1,000,000 at newly acquired locations
- Contingent Liability from Enforcement of Building By-Laws Blanket
- Blanket Glass
- Inflation Protection
- \$10,000 Fire Department Service Charges
- \$10,000 Outdoor Signs
- \$25,000 in transit
- \$25,000 Professional Fees
- \$10,000 for fire department charges
- Replacement Cost, except Stock - No "same-site" requirement
- \$50,000 Contents at Unnamed Locations
- \$25,000 Stock Spoilage
- \$10,000 Courier and Parcel Post
- \$50,000 Electronic Data Processing Systems
- \$10,000 Electronic Data Processing Media
- \$10,000 Electronic Data Processing Breakdown
- \$10,000 Exhibition Floater
- \$10,000 Personal Property of Officers and Employees
- \$50,000 Valuable Papers and Records
- \$10,000 Land and Water Pollution Clean Up

### Boiler & Machinery Coverage (Optional)

This coverage insures all property at the premises against loss or damage due to sudden and accidental breakdown of heating, refrigerating and air conditioning equipment, pressure vessels and boilers, electrical apparatus and electronic equipment.

### Business Interruption Coverage Features

- Profits and/or "Rental Income" Broad Form - Actual Loss Sustained
- Interruption by Civil Authority - Actual Loss Sustained - 2 weeks
- \$25,000 Off-Premises Power
- Limited Contingent Loss of Income
  - \$25,000 Neighbouring Premises
  - \$25,000 Contributing/Recipient Property
- \$25,000 Extra Expense
- \$25,000 Additional Lease Expense

### Crime Coverage Features

- \$10,000 Employee Dishonesty - Form A
- \$10,000 Broad Form Money & Securities - Inside & Outside
- \$5,000 Depositors' Forgery
- \$5,000 Messenger or Custodian Home
- \$5,000 Money Order & Counterfeit Paper

These limits can be increased for an extra premium.

### Liability Coverage Features

Provides coverage for compensatory damages and defence costs arising from the Insured's contractual or legal liability for food bank and food bank related activities. The activities must cause:

- bodily injury, or
- personal injury (which includes defamation), or
- damage to others' property not in the Insured's care, custody or control

Employees, Volunteers, Directors are additional insureds.

The following important extensions are included at no extra charge:

- Advertising injury
- \$250,000 for employee benefits errors and omissions
- Voluntary Compensation - Employer's Liability
- Tenant's Legal Liability
- Occurrence form

### Non-owned Automobile Coverage Features

Provides coverage for damages and defence costs arising from the Insured's legal or contractual liability for the business use of any automobile not owned by or licensed in the name of an Insured.

In addition, \$50,000 coverage is provided for damage to hired automobiles.

Conditions, limitations and exclusions apply. Please refer to the full policy wordings for details.

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