

Coverage	Description
A Bodily Injury	Covers general liability including physical and personal injury to a third party
A1 Advertising Injury Liability	Covers allegations of libel, slander or privacy invasion arising out of the Insured's advertising activities
B Third Party Property Damage	Covers legal liability for damage, destruction, or loss of use of property owned by others
B1 Tenant's Legal Liability	Covers legal liability coverage for damage to premises leased or rented by the Insured
C Healthcare Professional Liability	Protects the Insured, its employees, volunteers, etc. against bodily injury or death arising out of malpractice, error or mistake in rendering professional services
C1 Blood Transfusion Legal Liability	Covers liability arising out of rendering of blood or blood product transfusions and resulting in civil or criminal actions
D Contingent Employers' Liability	Provides payment for bodily injury to an employee or volunteer who sustains an injury at work upon warranty by the Insured that the employee/volunteer is not entitled to any benefit(s) under a workers' compensation statute, law or plan. Provisions of workers' compensation statute, law or plan are not part of the insurance policy. Covers legal costs in defending wrongful dismissal claims
E Employee Benefits Liability	Covers errors and omissions of the Insured in the administration of its employee benefits plan
F Errors & Omissions/Directors & Officers Liability	Protects directors, officers, committee members and employees, in addition to the organization, for wrongful acts
G Environmental Impairment Liability	Protects the Insured against liability to others caused by an environmental impairment
H Non-Owned Automobile Insurance	Covers board members, employees, volunteers, etc. for liability in excess of their own insurance for accidents while operating their own vehicle on behalf of the Insured; Provides coverage for physical damage to short-term rented vehicles up to \$100,000
I Crime Insurance:	
Employee Dishonesty	\$2 million any one occurrence for loss of the Insured's money, securities, or other property from the fraudulent acts committed by an employee, director or volunteer
Loss Inside the Premises	\$200,000 any one occurrence
Loss Outside the Premises	\$200,000 any one occurrence
Money Orders & Counterfeit Paper Currency	\$200,000 any one occurrence
Depositor's Forgery	\$200,000 any one occurrence
Credit Card Forgery	\$200,000 any one occurrence
Third Party Computer and Funds Transfer Fraud	\$200,000 any one occurrence
Social Engineering Fraud	\$200,000 any one occurrence
Audit Expense	\$50,000 any one loss/\$100,000 aggregate

J Property Insurance (Optional)	Covers damage caused by insured perils to property of every description owned by the Insured or for which the Insured is legally liable; Business Interruption/Time Element coverage is included
K Cyber Liability	Network Security Liability up to a limit of \$5 million any one occurrence; Media and Intellectual Property Liability up to a limit of \$5 million any one occurrence; Event Support Expenses (costs to notify, credit monitoring costs, forensic investigation costs), and Privacy Regulatory Defense and Penalties Expenses are covered up to \$500,000 any one loss or combination of losses; Cyber Extortion Demand Reimbursement is covered up to a limit of \$75,000 any one demand; Expense and Reimbursement coverages are subject to a \$500,000 annual aggregate.

Highlights of the HIROC Policy (Coverage A to I only):

Limits of Insurance	Limits of up to \$35 million any one occurrence and/or event are available through HIROC (Coverages A to H); No annual aggregate limits except for Terrorism, Audit Expense, Cyber Risk Expenses
Deductibles	No deductibles for liability and crime coverages
Additional Insureds (partial list only)	Boards and committees and their members; Employees and volunteers for the work they do for and on behalf of the Insured; Students and others receiving training while under the instruction, supervision and direction of the Insured; Physicians, interns, residents, dentists or midwives for the administrative duties they perform on behalf of the Insured
Retroactive Coverage	Responds to new claims <u>first</u> reported to HIROC after joining, for incidents that occurred on or after January 1, 1986 where the Insured had no previous insurance or where limits at the time of incident were insufficient, but only up to the limit purchased from HIROC If the prior policy is other than claims-made, the HIROC retroactive coverage will apply only in excess of the prior policy and only after the limits of the prior policy have been exhausted
Coverage Territory	Responds to claims that occur anywhere in the world, but determination of liability and assessment of damages must be made in a Canadian court of competent jurisdiction; Exceptions for Emergency and Humanitarian Treatment as defined in the policy
HIV/AIDS Supplementary Payment	Pays 1¼ times employee's annual salary (up to \$150,000) for employees first diagnosed during policy period as being HIV positive or having AIDS
Host Liquor Liability	Provides liability protection where liquor is served at Insured's sponsored events
Medical Payments	\$10,000 per person and \$100,000 per accident

N.B. Please refer to policy wording for full details. Coverages described above are subject to all terms and conditions of Master Policy No. 2021/1.