

## 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>Extention 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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**Assurances**  
**Bernier & Filles**

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	
<b>Coverage extensions - included in policy limit</b>	
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 with 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,</b>	

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