



# Summary of Insurance

Anglican Church of Canada – Diocese of Ontario

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## Introduction

This summary has been prepared for the sole purpose of setting forth the general scope of coverage as afforded by your various policies. It is not intended to supplement or supplant the actual policy contracts. It should not be used as a means to interpret the policies. The information set forth herein is of a general nature. Specific reference to the policies, individual schedules, endorsements, etc. is required for actual determination of coverage.

Aon Reed Stenhouse Inc. has had the privilege of being associated with the Anglican Church for over 35 years. The Anglican Church of Canada insurance program is the product of continual adjustment that reflects the changing environment in which the Anglican Church operates and the constantly changing insurance industry.

This insurance program reflects our continuing concern for the protection of the church and has been specifically designed for the Dioceses of the Anglican Church of Canada.

## The Broker

Aon Reed Stenhouse Inc. is part of the global Aon group of companies, one of the world's largest retail insurance broking organizations with over 62,000 colleagues worldwide.

In Canada, our 24 offices are staffed by more than 1,400 professionals that provide a full range of insurance and risk management services to companies of all types and sizes.

The Anglican insurance program is administered by the **National Group Risk Services (GRS)** unit within Aon Reed Stenhouse Inc. As a major account, the Anglican Church of Canada program requires a considerable range of insurance expertise and administration which include the following:

## Account Management

The day to day administration of all insurance policies is the responsibility of an account executive. Policy and certificate reviews, operational changes, property acquisitions, risk management projects, loss control activities and marketing supervision are coordinated by the account executive.

## Insurance Broking

The Anglican insurance program is arranged by a number of brokers specializing in property, crime and liability coverages and ensures that the coverage is both comprehensive and competitive.

## Claims Management

Aon Reed Stenhouse Inc. claims department may be called upon to deal with difficult or disputed claims.

## Contact

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## The Insurers

The following insurance companies participate in your insurance program:

**Ecclesiastical Insurance Company** is a leading Canadian Insurance Company providing innovative and responsive insurance products. Ecclesiastical provides the customized Property and Boiler & Machinery insurance coverage for all parishes participating in the program. Ecclesiastical also underwrite the Commercial General Liability, Crime and Directors & Officers Liability coverage.

**Northbridge Insurance** has been serving the insurance needs of Canadians for many years and is providing Umbrella liability coverage.

## Claims Service

All claims can be reported directly to Mr. John Secker at the Diocese Office at (613) 544-4774 ext. 24. You may also report claims by contacting Aon Ottawa at 1-800-267-6262.

## Note

The enclosed provides the reader with a brief summary of coverage that has been arranged on behalf of the Anglican Church of Canada. In all cases, please refer to the statement and declarations values along with policy wording to determine the actual coverage, terms and exclusions.

## Benefits of Program Participation

- Broad coverage at competitive pricing
- Spreading losses over a large program levels out the peaks and valleys of the loss experience of individual participants
- Peace of mind for the Dioceses that all churches have consistent coverage. This is particularly important on D&O and PSA
- Legal information service free of charge
- Access to professional counsellors who will provide advice on managing difficult workplace issues, free of charge
- Consistency of claims handling and Ecclesiastical's sensitivity with regard to the confidentiality and privacy issues surrounding Abuse claims
- The program is particularly important for the smaller, remote churches as it ensures the availability and affordability of coverage

Historically, one of the objectives of the Anglican Program is to maintain stable rates for the participating Dioceses coupled with superior coverage and limits. Rate stability is important as fluctuating premiums result in severe hardship for the churches.

Further benefits include;

- Expert claims handling
- Loss Control expertise
- Educational seminars & bulletins

## Property

	2014	2015
<b>Property of Every Description Rates</b>	Various depending on church and Diocese. Program on an offer and accept basis	Various depending on church and Diocese. Program on an offer and accept basis
<b>Appraisal Credit</b>	5% credit for certificate holders who have had an appraisal within the past three years and are insured to value. This credit is applied once (i.e. it is not cumulative) but it does continue as long as the Insured continues to insure to value.	5% credit for certificate holders who have had an appraisal within the past three years and are insured to value. This credit is applied once (i.e. it is not cumulative) but it does continue as long as the Insured continues to insure to value.
<b>Intrusion Alarm Credit</b>	5% credit for certificate holders with an intrusion alarm. This credit is applied once (i.e. it is not cumulative) but it does continue.	5% credit for certificate holders with an intrusion alarm. This credit is applied once (i.e. it is not cumulative) but it does continue.
<b>Earthquake rate</b>	none	Varies by region-see appendices
<b>Property of Every Description Limit per Occurrence</b>	As per Declaration of Values	As per Declaration of Values
<b>Earthquake Deductibles</b>		Refer to appendices
<b>Flood Deductible</b>	20,000	25,000
<b>Sewer Back-up Deductible</b>	10,000	10,000 (5,000 for rectories)
<b>All Other Losses Deductible</b>	2,500	2,500
<b>Vacant Locations Deductible</b>	5,000	5,000
<b>Disappearing Deductible</b> (not applicable to certificates with a deductible of \$10,000 or higher)	25,000	25,000
<b>Basis of Loss Settlement</b>	No co-insurance	No co-insurance
<b>Pollution Clean-up and Removal, any one Occurrence</b>	100,000	100,000
<b>Aggregate</b>	1,000,000	1,000,000
<b>Bylaws and Debris Removal, combined limit</b>	1,000,000	1,000,000
<b>Specified Policy Extensions, Blanket Limit</b>	1,000,000	1,000,000
<b>Aggregate</b>	1,000,000	1,000,000
<b>Business Interruption – 12-month Indemnity Period</b>	Actual loss sustained (no dollar limit)	Actual loss sustained (no dollar limit)
<b>Extra Expense</b>	1,000,000	1,000,000

	2014	2015
<b>Vacancy</b>	<p>Permission is granted for 120 days of vacancy. After the 120-day permission period coverage will lapse unless checklist is received by Ecclesiastical showing all the mandatory risk control steps are being followed. Upon approval of continuation of property coverage beyond the 120-day permission period, coverage will continue on a named perils basis. Basis of loss settlement will reduce to either actual cash value or wreckage value. If the church wishes to continue with all risks coverage, the property rate will double and the basis of loss settlement will remain unchanged. For properties vacant for more than three years, basis of loss settlement must be wreckage value unless otherwise agreed to by Ecclesiastical.</p>	<p>Permission is granted for 120 days of vacancy. After the 120-day permission period coverage will lapse unless checklist is received by Ecclesiastical showing all the mandatory risk control steps are being followed. Upon approval of continuation of property coverage beyond the 120-day permission period, coverage will continue on a named perils basis. Basis of loss settlement will reduce to either actual cash value or wreckage value. If the church wishes to continue with all risks coverage, the property rate will double and the basis of loss settlement will remain unchanged. For properties vacant for more than three years, basis of loss settlement must be wreckage value unless otherwise agreed to by Ecclesiastical.</p>
<b>Crisis Management Endorsement (enhancement to the program)</b>	Included at no additional premium 10,000 per Occurrence and annual aggregate	Included at no additional premium 10,000 per Occurrence and annual aggregate
<b>Money to assist Anglican in developing Loss Control Committee</b>	25,000	25,000

## Boiler & Machinery

Rates and deductibles remain except on the boiler and machinery, the basis of loss settlement will be actual cash for objects 35 years of age or older.

Coverage	Limits of Insurance	Deductibles
<b>Property Damage, any one Accident</b>	As per declaration of values, subject to maximum limit of 12,000,000	2,500
<b>Bylaws, combined limit</b>	1,000,000	
<b>Specified Policy Extensions, combined sublimit</b>	1,000,000	
<b>Consequential Damage/Spoilage</b>	50,000	2,500
<b>Business Interruption – 12-month Indemnity Period</b>	Actual loss sustained (no dollar limit)	24-hour waiting period
<b>Extra Expense</b>	1,000,000	

- The Basis of Loss Settlement will be Actual Cash Value for cast iron boilers 35 years of age or older
- No major changes in limits other than the applied inflationary increases
- Boiler limits equal to Property limits per each certificate holder with boiler coverage, subject to a maximum cap limit at \$12,000,000
- If additional limits are required, Ecclesiastical Insurance will underwrite individually and confirm additional premium upon receipt of a formal request
- Expiring Basket of Extension limits are in addition to the Boiler limit
- \$1,000,000 Special Boiler Extensions A with no sublimit for each coverage, except \$50,000 sublimit for Spoilage
- \$1,000,000 Bylaws
- Actual Loss Sustained Business Interruption with \$1,000,000 Extra Expense Sublimit
- Boiler deductible follows POED deductible



## Commercial General Liability

	Limits of Coverage	Deductible
<b>Bodily Injury, Property Damage and Employers' Liability – each Occurrence</b>	5,000,000	Nil
<b>Products and Completed Operations Aggregate</b>	5,000,000	
<b>Religious Institution Counselling, each Occurrence</b>	5,000,000	Nil
<b>Aggregate</b>	5,000,000	
<b>Personal Injury and Advertising Liability – per person/per organization</b>	5,000,000	Nil
<b>Aggregate</b>	5,000,000	
<b>Employee Benefits Liability (Claims Made) each Occurrence</b>	5,000,000	1,000
<b>Aggregate</b>	5,000,000	
<b>Tenants' Legal Liability, any one premises</b>	5,000,000	250
<b>Forest Fire Fighting Expense – each accident or Occurrence</b>	5,000,000	Nil
<b>Aggregate</b>	5,000,000	
<b>Non-owned Automobile Liability – each Occurrence</b>	5,000,000	Nil
<b>SEF 96 – Contractual Liability</b>	5,000,000	Nil
<b>SEF 94 – Legal Liability for Damage to Hired Automobiles – each Occurrence</b>	50,000	1,000
<b>Medical Payments – any one person</b>	50,000	Nil
<b>Criminal and Civil Defence Costs Reimbursement (acquittal only) – each person</b>	50,000	Nil
<b>Aggregate</b>	100,000	
<b>Limited Pollution Liability – each Occurrence</b>	5,000,000	2,500
<b>Aggregate</b>	5,000,000	
<b>Abuse Coverage</b>	Excluded	Excluded

## Umbrella

Coverage	Limit
Umbrella Liability	5,000,000 Each Occurrence 5,000,000 Aggregate
<b>Self Insured Retention</b>	<b>\$10,000 Any One Occurrence</b>
Voluntary Compensation	Included
<b>Underlying Policies:</b>	Excess of underlying coverage and limits
Insurer	Ecclesiastical Insurance Company
Coverage	Commercial General Liability & Non-owned Automobile
<b>Follow Form Coverage:</b>	
Employers Liability	
Employee Benefits Liability	
Contractual Liability	

- Follow form from the primary liability.

## Physical & Sexual Abuse

	Limits	Deductible
<b>Physical and Sexual Abuse including Civil Defence Costs – each Occurrence</b>	2,000,000	Nil
<b>Aggregate</b>	2,000,000	
<b>Sub limits</b>		
▪ Criminal Defence Costs – each Criminal Proceeding	100,000 250,000	Nil
▪ Aggregate		
▪ Medical, Rehabilitation and Counselling Costs – each Claimant/Third Party Victim	50,000	Nil
▪ Aggregate	100,000	

## Crime

	Limits	Deductible
<b>Employee Dishonesty – Commercial Blanket Bond (Form A)</b>	25,000	Nil
<b>Loss of Money Inside the Premises</b>	25,000	Nil
<b>Loss of Money Outside the Premises</b>	25,000	Nil
<b>Money Orders and Counterfeit Paper Currency</b>	25,000	Nil
<b>Credit Card Forgery</b>	25,000	Nil
<b>Depositors' Forgery</b>	25,000	Nil
<b>Computer Fraud and Funds Transfer Fraud</b>	25,000	Nil
<b>Auditors' Expense</b>	25,000	Nil
<b>Employee Dishonesty – Commercial Blanket Bond (Form A)</b>	25,000	Nil

## Directors' & Officer's Liability

	Limit	Deductible
<b>Non-Profit Directors' and Officers' Liability – each loss</b>	2,000,000	Side A – \$nil
<b>Aggregate</b>	2,000,000	Side B – \$1,000 Side C – \$1,000 Side D Employment Wrongful Act – each loss – \$2,500

## Appendices

- A: Revised Earthquake Deductibles
- B: Directors' & Officers' Liability Policy Revision Highlights

## Appendix A: Revised Earthquake Deductibles

Hazard Zones	Description	Postal Codes	Minimum Deductible
West 1	Extreme	V4G, V4K, V6V, V6W, V6X, V6Y, V7A, V7B, V7C, V7E, V8R, V8S, V8V	15% min \$250,000
West 2	Very High	V4L, V4R, V8N, V9B	10% min \$250,000
West 3	High	V2S, V2T, V7P, V8M, V8P, V8T, V8W, V8X, V8Y, V8Z, V9A, V9C, V9Z	10% min \$250,000
West 4	Moderate	V0R, V1M, V2P, V2R, V2V, V2W, V2X, V2Z, V3B, V3C, V3E, V3G, V3H, V3J, V3K, V3L, V3M, V3N, V3S, V3V, V3W, V3X, V3Y, V4A, V4B, V4C, V4E, V4M, V4P, V4W, V4X, V5A, V5B, V5C, V5J, V5K, V5N, V5P, V5R, V5S, V5T, V5V, V5X, V6A, V6N, V6P, V7H, V7J, V8L, V9G, V9J, V9K, V9L, V9M, V9N, V9P, V9R, V9S, V9T, V9V	10% min \$100,000
West 5	Low	V0M, V0N, V0S, V0X, V2Y, V3A, V3R, V3T, V4N, V4S, V4Z, V5E, V5G, V5H, V5L, V5M, V5W, V5Y, V5Z, V6B, V6C, V6E, V6G, V6H, V6J, V6K, V6L, V6M, V6R, V6S, V6T, V6Z, V7G, V7K, V7L, V7M, V7N, V7R, V7S, V7T, V7V, V7W, V7X, V7Y, V8A, V8B, V8K, V9E, V9H, V9W, V9X, V9Y	10% min \$100,000
West 6	Very Low	V0A, V0B, V0C, V0E, V0G, V0H, V0J, V0K, V0L, V0P, V0T, V0V, V0W, V1A, V1B, V1C, V1E, V1G, V1H, V1J, V1K, V1L, V1N, V1P, V1R, V1S, V1T, V1V, V1W, V1X, V1Y, V1Z, V2A, V2B, V2C, V2E, V2G, V2H, V2J, V2K, V2L, V2M, V2N, V4T, V4V, V8C, V8G, V8J	3% min \$100,000

### ICLR Earthquake Hazard Zones – Northwest Terr.

All	Various	All Postal Code "X"	3% min \$100,000
All	Various	All Postal Code "X"	3% min \$100,000
All	Various	All Postal Code "Y"	3% min \$100,000
All other	\$0.00	3% min \$100,000	
East 1	Extreme	K0B, K1C, K1E, K1T, K1W, K2P, K4A, K4B,	5% min \$100,000
East 2	Very High	K0A, K0C, K1B, K1G, K1H, K1J, K1K, K1N,	5% min \$100,000
East 3	High	K1A, K1L, K1M, K1Z, K2A, K2B, K2J, K2K,	3% min \$100,000
East 4	Moderate	K0E, K0G, K0J, K1R, K1Y, K2W, K6T	3% min \$100,000
East 1	Extreme	H1A, H1B, H1G, H1J, H1V, H2Z, H3N, H3R, H3X, H4B, H4S, H4V, H4Y, H7A, H7B, H9A, H9P, J0P, J0S, J2W, J2X, J2Y, J3A, J3B, J3E, J3G, J3H, J3L, J3M, J3N, J3V, J3X, J3Y, J3Z, J4B, J4G, J4H, J4J, J4K, J4L, J4M, J4N, J4P, J4R, J4S, J4T, J4V, J4W, J4X, J4Y, J4Z, J5A, J5J, J5M, J5R, J5T, J5W, J5X, J5Y, J5Z, J6A, J6J, J6K, J6N, J6R, J6S, J6T, J6V, J6W, J6X, J6Y, J6Z, J7B, J7C, J7J, J7K, J7L, J7M, J7N, J7P, J7R, J7T, J7X, J8H, J8L, J8M, J8P, J8R, J8T, J8V, J8Y, J9B, J9E, J9L	5% min \$100,000

Hazard Zones	Description	Postal Codes	Minimum Deductible
East 2	Very High	G3Z, G5L, G5M, G5N, G5R, G8T, G8V, G8W, G8Y, G8Z, G9A, G9B, G9C, G9H, G9N, G9P, G9T, H0A, H0M, H1H, H1L, H1W, H2A, H2B, H2C, H2E, H2G, H2H, H2J, H2K, H2L, H2S, H2V, H2X, H2Y, H3A, H3B, H3G, H3P, H3S, H3T, H3W, H3Z, H4A, H4C, H4G, H4H, H4P, H4R, H4T, H4W, H4X, H5B, H7H, H7R, H8R, H9C, H9E, H9G, H9H, H9J, H9K, H9R, H9S, H9W, H9X, J0G, J0H, J0J, J0K, J0L, J0N, J0V, J0X, J2B, J2C, J2E, J2N, J2R, J2S, J2T, J3P, J3R, J3T, J5B, J5C, J5V, J6E, J7A, J7E, J7V, J7W, J7Z, J8G, J8Z, J9A	5% min \$100,000
East 3	High	G0S, G0X, G0Z, G1B, G1C, G1G, G2A, G2B, G2C, G2E, G2J, G2K, G2L, G2M, G2N, G3A, G3B, G3E, G3G, G3H, G3J, G3K, G3L, G3M, G3N, G4A, G4W, G5C, G5H, G5V, G6C, G6J, G6K, G6P, G6T, G6X, G6Z, G7A, G7G, G7H, G7J, G7K, G7P, G7S, G7T, G7X, G7Y, G7Z, G8A, G9R, H1C, H1E, H1K, H1M, H1N, H1P, H1R, H1S, H1T, H1X, H1Y, H1Z, H2M, H2N, H2P, H2R, H2T, H2W, H3C, H3E, H3H, H3J, H3K, H3L, H3M, H3V, H3Y, H4E, H4J, H4K, H4L, H4M, H4N, H4Z, H5A, H7C, H7E, H7G, H7J, H7K, H7L, H7M, H7N, H7P, H7S, H7T, H7V, H7W, H7X, H7Y, H8N, H8P, H8S, H8T, H8Y, H8Z, H9B, J0C, J0R, J0T, J0W, J1M, J1Z, J2A, J2K, J5K, J5L, J7G, J7H, J7Y, J8A, J8B, J8C, J8E, J8N, J8X	5% min \$100,000
East 4	Moderate	G0A, G0H, G0L, G0P, G0R, G0V, G1E, G1H, G1J, G1K, G1L, G1M, G1N, G1P, G1Y, G2G, G3C, G4T, G4X, G6L, G6R, G6S, G6V, G6W, G7B, G7N, G8B, G8C, G8E, G8G, G8L, G8N, J0A, J0B, J0E, J1A, J1G, J2G, J2H, J2J, J2L, J2M, J9J	5% min \$100,000



## Appendix B: Directors' & Officers' Policy Revision Highlights

### Non-profit Directors' And Officers' Liability policy

#### Coverage Highlights

- Claims made and reported form
- Duty to defend
- Non rescindable side a cover
- Entity coverage
- Employment wrongful acts coverage
- Blanket non-profit outside directorship liability coverage
- Penal defense costs coverage
- Broad definition of insured persons includes past, present and future directors, officers, employees and volunteers
- Extended discovery period (bilateral): 1 year / 50% ap / 30 days' notice
- Spousal liability (including lawful spouse)
- Defense costs coverage for non-monetary relief
- 60 day automatic extended reporting period
- 100% defense cost allocation
- Retroactive cover for unknown acts
- Bodily injury exclusion includes carve out for employment wrongful acts
- Pollution exclusion includes whistleblower carve out
- Order of payments clause
- Worldwide territory
- Full severability of exclusions and statements contained in the application
- 90 day merger or consolidation reporting with 50% asset threshold
- Dispute resolution clause

## About Aon

Aon plc (NYSE:AON) is the leading global provider of risk management, insurance and reinsurance brokerage, and human resources solutions and outsourcing services. Through its more than 66,000 colleagues worldwide, Aon unites to empower results for clients in over 120 countries via innovative and effective risk and people solutions and through industry-leading global resources and technical expertise. Aon has been named repeatedly as the world's best broker, best insurance intermediary, best reinsurance intermediary, best captives manager, and best employee benefits consulting firm by multiple industry sources. Visit [aon.com](http://aon.com) for more information on Aon and [aon.com/manchesterunited](http://aon.com/manchesterunited) to learn about Aon's global partnership with Manchester United.

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This report is provided as a brief summary of your insurance coverages for quick reference purposes. Any questions relating to the interpretation of the coverage or limits of protection must be referred to the policy documents themselves.