



Certificate of Insurance: HUB1925- (Cover Note)

**THE GENERAL INSURANCE PLAN FOR THE UNITED CHURCH OF CANADA**

This Certificate of Insurance evidences that, in consideration of payment to be made by the Insured of the premium specified, the insurance stated below and more fully described in Master Policy No. HUB1925 has been placed with the Insurer(s) named, for the period as stated herein.

**SECTION I:****NAME OF INSURED:** Trustees of (Church Name)**MAILING ADDRESS:** (Risk Address 1), (Risk City), (Risk Province) Risk Postal Code**INSURERS:**

	AIG Insurance	Intact Insurance	Northbridge Insurance	Wawanesa Insurance
<b>SECTION II: PROPERTY INSURANCE</b>	Primary \$2,000,000	Excess 34%	Excess 34%	Excess 32%
<b>SECTION III: BOILER &amp; MACHINERY INSURANCE (EQUIPMENT BREAKDOWN)</b>	Primary \$2,000,000	Excess 50%	Excess 50%	N/A
<b>SECTION IV: CRIME INSURANCE</b>	Primary \$2,000,000	Excess	N/A	N/A
<b>SECTION V: COMMERCIAL GENERAL LIABILITY</b>	Primary \$2,000,000	Excess	N/A	N/A
<b>SECTION VI: UMBRELLA LIABILITY</b>	N/A	100%	N/A	N/A
<b>SECTION VII: ABUSE INDEMNITY FORM</b>	Primary \$2,000,000	N/A	N/A	N/A

**POLICY TERM:** From: December 1, 2022 to December 1, 2023

Both dates to 12:01 a.m. Standard Time at the address of the Insured as shown above.

**POLICY FORM:** Manuscript wording as per Policy No. HUB1925 as agreed with Insurer(s)

	Premium
<b>SECTION II: PROPERTY INSURANCE</b>	\$ (Property Premium)
<b>SECTION III: BOILER &amp; MACHINERY INSURANCE (EQUIPMENT BREAKDOWN)</b>	\$ (BandM)
<b>SECTION IV: CRIME INSURANCE</b>	\$ (Crime Premium)
<b>SECTION V: COMMERCIAL GENERAL LIABILITY</b>	\$ (CGL Premium)
<b>SECTION VI: UMBRELLA LIABILITY</b>	\$ (Umbrella Premium)
<b>SECTION VII: ABUSE INDEMNITY FORM</b>	\$ Incl.
<b>APPLICABLE TAXES:</b>	\$ (Taxable Premium)
<b>GRAND TOTAL:</b>	\$ (TotalAmountDue)

**HUB International HKMB**

Per:



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Authorized Representative: Danielle Antoine

**Dated:**  
**E&OE**

All rights and liabilities of the parties are governed by all terms and conditions, limitations and exclusions in Master Policy No. HUB1925 or as it may be amended.

In the event of loss or damage please notify [UCCclaims@scm.ca](mailto:UCCclaims@scm.ca) (control adjusting firm for UCC Protect program).

If there is any change in risk, coverage clarification or service request, please contact:

HUB International HKMB Limited  
595 Bay Street, Suite 900  
Toronto, ON  
M5G 2E3  
Email: [ucc@hubinternational.com](mailto:ucc@hubinternational.com)  
Toll Free: 1-888-550-5458  
Toll Free Fax: 1-866-421-1962

**THIS RENEWAL HAS BEEN BASED ON INFORMATION YOU PROVIDED AS SUMMARIZED BELOW. IF ANY OF THIS INFORMATION IS INCORRECT OR HAS CHANGED, PLEASE CONTACT YOUR BROKER IMMEDIATELY.**

**LOCATIONS**

Location	Address	Description
1.	123456	Church Building

**UNDERWRITING INFORMATION**

Year Built: 19xx	Burglar Alarm: Yes	Fire Alarm: Yes	Sprinkler: No
Alarm Certificate Provided: No	Protection: (1-4)	Construction: Brick/Masonry	Square Footage: xxxx
Contents: \$1,xxx	Stained Glass: \$xxxxx	Pipe Organ: \$xxxxx	Church: \$x,xxx,xxx
Ed Bldg.	Manse:	Manse contents:	Solar Panel:
Church Attached to Education Building:			

**ADDITIONAL INSURED**

**THE UNITED CHURCH OF CANADA 3250 BLOOR ST W SUITE 300 TORONTO, ON M8X 2Y4**

**LOSS PAYEES**

Whoever – often mortgage holder, or photo copy lease company \$xxx,xxx.

**SECTION II: PROPERTY INSURANCE - COVERED**

This section is subject to the conditions, and limitations as herein set forth, insures the Property of Every Description except as excluded herein against ALL RISKS of direct physical loss or damage including flood and earthquake as described in the Master policy No.TBA

<b>LIMIT(S) OF LIABILITY:</b>	<b>\$64,529,325</b>	Property of Every Description
	NIL	Co-insurance Percentage

**The following are subject to the Terms, Conditions and Exclusions of Section II of the Policy:**

LIMIT	EXTENSIONS OF COVERAGE	LIMIT	EXTENSIONS OF COVERAGE
\$ 350,000	Unnamed Locations – any one occurrence	\$ 50,000	Accounts Receivable – any one occurrence
\$ 100,000	Property in Transit – any one occurrence	\$ 200,000	EDP – Data Processing, Media and Data, and Extra Expense – any one occurrence
\$ 2,000,000	Automatic Coverage for Newly Acquired Property (Subject to 60 Day Reporting)	\$ 2,000,000	Construction Projects – any one occurrence (subject to 90 day reporting)
\$ 500,000	Limited Business Income (Extra Expense/Gross Rent and Rental Value/ Business Income) - including interruption by civil authority – 4 weeks, and \$100,000	\$ 25,000	Lock / Key – any one occurrence
\$ 100,000	Service Interruption	\$ 100,000	Consequential Loss Assumption (including Off Premises Power) – any one occurrence
\$ Optional	Ordinary Payroll (90 days)	\$ 50,000	Expediting Expense – any one occurrence
\$ 50,000	Valuable Papers & Records – any one occurrence	\$ 50,000	Automatic Fire Suppression – any one occurrence
\$ 50,000	Fine Arts – Sub limit – any one occurrence	\$ 100,000	FirstPartyLand& Water Pollution Clean Up & Removal – any one occurrence and annual aggregate
\$ 150,000	Fire Fighting Expenses – any one occurrence	\$ 25,000	Cemetery Property – any one occurrence
\$ 25,000	Lawns, Trees, Shrubs & Other Outdoor Plants - any one occurrence	\$ 25,000	Worldwide Property Floater – any one occurrence and annual aggregate
\$ 10,000	Personal Effects- each person	\$ 5,000	Ministers Personal Effects - each person
\$ 50,000	- each occurrence	\$ 50,000	- each occurrence
\$ 500,000	Debris Removal		
Included	Building Damage by Theft		
\$ 100,000	Professional Fees – any one occurrence		
Included	Blanket Mortgagee/Lessor Endorsement		
Included	Dwellings – Freezing or Rupture		
\$ 500,000	Bylaws		

**DEDUCTIBLES:**

<b>Property</b>	<b>\$5,000</b>	
<b>Flood</b>	\$5,000	
<b>Sewer Back-Up</b>	\$2,500 (\$500 on Manses or Other Occupied Dwellings)	
<b>Earthquake</b>		each Occurrence <b>British Columbia:</b> · 10 – 25% of Insured Values Subject to <b>Minimum</b> Deductible of \$250,000; <b>Quebec:</b> § 10% of Insured Values Subject to <b>Minimum</b> Deductible of \$100,000; <b>All Provinces and Territories:</b> § 10% of Insured Values Subject to <b>Minimum</b> Deductible of \$100,000;

**Policy Terms, Conditions and Exclusions include, but not limited to, the following:**

- Ø Basis of loss Settlement – Replacement Cost (same site provision deleted) - unless otherwise stated on the Certificate of Insurance.
- Ø Cancellation Clause – 90 days
- Ø Service Interruption excludes poles, towers, transmission and distribution lines
- Ø Vacancy – Maximum 60 consecutive days, except for camp operations, as declared
- Ø Waiver of Subrogation Agreement (prior to loss)
- Ø Terrorism Exclusion, Data Exclusion, Asbestos Exclusion, and Mould, Fungi Exclusion
- Ø Territory: Canada and USA (excluding Alaska)
- Ø Automatic Property Coverage Endorsement (no greater than \$100,000 per instance/\$200,000 annual aggregate)

**SECTION III: BOILER & MACHINERY (EQUIPMENT BREAKDOWN) INSURANCE - COVERED**

This section covers loss from an 'Accident' to an 'Object' at the premises of the insured, subject to the terms, conditions, exclusions, special provisions and definitions as described in the Master Policy No.TBA

**LIMITS OF LIABILITY:**

\$64,529,325	Combined Property Damage/Limited Business Income (Extra Expense/Gross Rents and Rental Value/Business Income)
\$ 1,000,000	Expediting Expenses limited only to the amount paid under Direct Damage
\$ 2,000,000	Automatic Coverage
\$ 1,000,000	Mortgage Impairment Coverage
\$ 250,000	Water Damage – Except for Hot Water Heating System, Piping, Radiators, Convector and Fan Circulated Heat Exchangers, the limit will be \$100,000.
\$ 250,000	Ammonia Contamination
\$ 250,000	Hazardous Contamination
\$ 250,000	Professional Fees
\$ 100,000	Resultant Damage Spoilage while in storage dependant upon heat or cold

**DEDUCTIBLES:**

\$ 500	each Accident
24 Hour Waiting Period	each Limited Business Income Loss
\$1,000	each Consequential Loss

<b>Property Damage Coverage:</b>	Extended Comprehensive form, covering a Sudden and Accidental Breakdown of all Boilers, Pressure Vessels, Mechanical and Electrical Machinery and Apparatus, including Production Machines
<b>Valuation</b>	Repair or Replacement Cost

**Policy Terms, Extensions and Exclusions included, but not limited to the following:**

- |                             |   |
|-----------------------------|---|
| Ø By-Laws                   | Ø Automatic Coverage - 90 days reporting requirement          |
| Ø Civil Authority - 4 weeks | Ø Oven, stove, furnace or incinerator are excluded objects    |
| Ø Terrorism Exclusion       | Ø Lightning excluded if coverage provided by any other policy |

**SECTION IV: CRIME INSURANCE – COVERED****LIMITS OF LIABILITY:****ANY ONE LOSS**

\$	Employee Dishonesty - Form A – Commercial Blanket Bond
\$ 25,000	Loss of Money & Securities Inside the Premises
\$ 25,000	Loss of Money & Securities Outside the Premises
\$ 25,000	Money Orders and Counterfeit Paper Currency Coverage
\$ 25,000	Depositors Forgery Coverage
\$ 25,000	Incoming Cheque Forgery Coverage
\$ 25,000	Credit Card Forgery Coverage
\$ 25,000	Computer Fraud
\$ 25,000	Proof of Loss Expenses

**DEDUCTIBLES:**

\$500	Each Loss
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**Policy Terms, Extensions and Exclusions included, but not limited to the following:**

- |  |  |
|--|--|
| Ø Two Year Discovery Provision - Employee Dishonesty | Ø One Year Discovery Provision - All other Insuring Agreements |
| Ø To File Proof of Loss: Six Months Requirement      | Ø Loss by Unidentifiable Employee(s)                           |
| Ø Cancellation - 90 Days (15Days Non-Payment)        | Ø Terrorism Exclusion  |
| Ø Modified Inventory Loss Exclusion                  | Ø Mould Fungi Exclusion  |
| Ø Modified Prior Dishonesty Exclusion                | Ø Territory: Canada, USA                                       |

**Policy Warranties:**

- Ø All cheques are to be consecutively numbered (Endorsement # 1)
- Ø All cheques must be signed by two authorized signing officers above \$1,000 limit (Endorsement # 1)

**SECTION V: COMMERCIAL GENERAL LIABILITY - COVERED****LIMITS OF LIABILITY: - Insuring Agreement (including Extensions and Aggregates):**

\$2,000,000	Bodily Injury, Personal Injury, Property Damage or Advertisers Liability - each Occurrence
\$2,000,000	Products and Completed Operations - Annual Aggregate
\$2,000,000	Professtional Services Errors & Omissions – each Occurrence
	Professtional Services Errors & Omissions – Annual Aggregate
\$2,000,000	Tenants Legal Liability – “Broad Form” - each Occurrence
\$ 500,000	Forest Fire Fighting Expense - each Occurrence
\$ 100,000	Elevator Liability

**Notwithstanding individual aggregate limits shown above, all of the foregoing are subject to a combined General Aggregate Limit of \$10,000,000. If Coverage for an occurrence or action is found under more than one Insuring Agreement described above, the highest individual Limit of Liability will apply to such occurrence or loss and the other Limits of Liability that may apply shall not serve to contribute to, or respond as excess above, the individual highest Limit of Liability applicable.**

**ENDORSEMENTS:**

\$2,000,000	Non-Owned Automobile Liability - each Occurrence (Endorsement #1)
\$ 50,000	Legal Liability for Damage to Hired Automobiles - SEF 94 - each Occurrence
\$2,000,000	Employee Benefits Liability*- each Claim (Endorsement #2)
\$2,000,000	Employee Benefits Liability - Annual Aggregate ( Endorsement #2)
Per policy schedule	Voluntary Compensation – employees and volunteers (Endorsement #3)
\$ 10,000	Medical Payments - each Person (Endorsement #4)
\$ 50,000	Medical Payments – each Occurrence (Endorsement #4)
\$ 50,000	Civil and Criminal Defence Costs - each Occurrence
\$ 250,000	Civil and Criminal Defence Costs - Annual Aggregate

**DEDUCTIBLES:**

\$ 250	Property Damage - each Occurrence
\$1,000	Tenants Legal Liability - each Occurrence
\$1,000	Employee Benefits Liability - each Claim
\$ 750	Legal Liability for Damage to Hired Automobiles - each Occurrence
\$1,000	Civil and Criminal Defence Costs - each Occurrence

**Policy Terms, Extensions and Exclusions included, but not limited to, the following:**

- Ø Damage Basis - Direct Physical Loss
- Ø Non-Owned Automobile, including Contractual (SEF#96) All Written Contracts, SEF#98B – Reduction of Coverage for Lessees or Drivers of Leased Vehicles, and SEF#99 - excluding Long Term Leased Vehicles
- Ø Compensatory Damages Only
- Ø Broad Additional Insureds – including Vendors, Employees and Volunteers
- Ø Cross Liability / Severability of Interest clauses
- Ø Owned and Non-Owned Watercraft – up to 10 meters
- Ø Cancellation Clause 90 Days (15 Days Non-Payment)
- Ø Wrongful Dismissal Exclusion
- Ø Territory - Worldwide, Suits in Canada or US
- Ø Owners and Contractors Protective Liability
- Ø Blanket Contractual - Broad Form
- Ø Certificate Holders as Additional Insureds
- Ø Incidental Medical Malpractice Provision
- Ø Broad Waiver of Subrogation Agreement (prior to loss)
- Ø Limited Pollution 120 Hour (age restrictions for underground tanks)
- Ø Difference in Conditions/Difference in Limits (Endorsement #5)
- Ø Pre-judgment Interest within the Limit
- Ø Non – Accumulation of Limits (Endorsement #6)
- Ø Employer's Liability, including Contingent - Canadian Employees Only
- Ø Asbestos Exclusion
- Ø Professional Liability Exclusion - except with respect to Professional Services Errors & Omissions
- Ø Mould, Fungi Exclusion
- Ø Supplementary Payments Defence Costs: in Addition to Limits except in respect of Civil and Criminal Defence Cost & Abuse Defence Costs
- Ø Terrorism Exclusion
- Ø Data Exclusion

*\* Employee Benefits Policy section is a 'Claims-Made' Policy which requires that all claims or incidents which arise that may result in a claim against the Insured during the policy period must be reported immediately. Failure to comply with the claims reporting provision of the policy could result in the Insurer denying coverage for a claim under the policy.*

**SECTION VI: UMBRELLA LIABILITY- COVERED****LIMITS OF LIABILITY:**

\$8,000,000	each Loss
\$8,000,000	Annual Aggregate

**In excess of scheduled policies as specified below:**

Insurer	Master Policy Number	Limits of Liability
Royal & Sun Alliance Insurance Company of Canada	TBA	\$2,000,000 Commercial General Liability
Royal & Sun Alliance Insurance Company of Canada	TBA	\$2,000,000 Non-Owned Automobile Liability

**Policy Terms and Exclusions included, but not limited to, the following:**

- |  |   |
|--|---|
| <input type="checkbox"/> Blanket Follow Form   | <input type="checkbox"/> Terrorism Exclusion    |
| <input type="checkbox"/> Excluding Fire Fighting Expenses                                | <input type="checkbox"/> Data Exclusion         |
| <input type="checkbox"/> Non-Accumulation of Limits                                      | <input type="checkbox"/> Mould, Fungi Exclusion |
| <input type="checkbox"/> Abuse and Harassment Exclusion                                  |   |
| <input type="checkbox"/> Follow Form Employee Benefits                                   |   |
| <input type="checkbox"/> Professional Services E&O Exclusion                             |   |
| <input type="checkbox"/> Absolute Pollution Liability Exclusion (hostile fire exception) |   |

**SECTION VII: ABUSE – INDEMNITY FORM – COVERED****LIMITS OF LIABILITY: - Insuring Agreement (including Extensions and Aggregates): Claims Made**

\$2,000,000	Abuse (including Defence Costs) – Claims Made
\$2,000,000	Abuse (including Defence Costs) – Claims Made
\$ 50,000	Civil and Criminal Defence Costs - each Claim
\$ 250,000	Civil and Criminal Defence Costs - Annual Aggregate

**ENDORSEMENTS:**

\$ 20,000	Sexual Abuse Counseling and Rehabilitation Expense – each Person (Endorsement#1)
\$ 100,000	Sexual Abuse Counseling and Rehabilitation Expense – Annual Aggregate (Endorsement #1)

**DEDUCTIBLES:**

\$ 1,000	Civil and Criminal Defence Costs – each Claim
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**Policy Terms, Extensions and Exclusions included, but not limited to the following:**

- |  |  |
|--|--|
| <input type="checkbox"/> Defence, Settlement and Co-operation          | <input type="checkbox"/> Termination of Policy |
| <input type="checkbox"/> Notice  |  |
| <input type="checkbox"/> Application, Representations and Severability |  |
| <input type="checkbox"/> Allocation                                    |  |
| <input type="checkbox"/> Canadian Currency clause                      |  |

\* The Abuse Indemnity Form coverage Policy section is a 'Claims-Made' Policy which requires that all claims or incidents which arise that may result in a claim against the Insured during the policy period must be reported immediately. Failure to comply with the claims reporting provision of the policy could result in the Insurer denying coverage for a claim under the policy. Retroactive date March 1, 2016

**DIRECTORS & OFFICERS LIABILITY INSURANCE—COVERED under United Church of Canada's National Program (not part of this package)**

**For a full list of Terms and Exclusions, refer to the Master policy No. TBA.**

THIS POLICY CONTAINS A CLAUSE THAT MAY LIMIT THE AMOUNT PAYABLE

Premium Summary:

	AIG Insurance	Intact Insurance	Northbridge Insurance	Wawanesa Insurance
<b>SECTION II: PROPERTY INSURANCE</b>	\$	\$	\$	\$
<b>SECTION III: BOILER &amp; MACHINERY INSURANCE (EQUIPMENT BREAKDOWN)</b>	\$	\$	\$	
<b>SECTION IV: CRIME INSURANCE</b>	\$	\$		
<b>SECTION V: COMMERCIAL GENERAL LIABILITY</b>	\$	\$		
<b>SECTION VI: UMBRELLA LIABILITY</b>	\$	\$		
<b>SECTION VII: ABUSE INDEMNITY FORM</b>	\$	\$		
<b>Total</b>	\$ -	\$ -	\$ -	\$ -