

Terms for Insurance Coverage

This is a condensed report of proposed insurance coverage offered as a complete insurance program. Any changes are to be agreed to as part of the review process. Nothing herein alters the terms, conditions and exclusions contained in the printed insurance policy.

Insured: ALGOMA NURSE PRACTITIONER - LED CLINIC

Broker: Algoma Insurance Brokers Limited

Effective Date 31-Mar-2021

Risk Number: 00790

Policy Number	Coverage Description	Deductible or Retention	Limit / Aggregate	Premium
FC40847	Property			
	Blanket Coverage - POED	2,500	878,600	2,034
	Supplemental Coverages			
	Building By laws	2,500	Included	Included
	Building Damage by Theft	2,500	Included	Included
	Debris Removal Expenses	2,500	Included	Included
	Electronic Computer Systems - Electronic Hardware and Electronic Media	2,500	Included	Included
	Electronic Computer Systems - Electronic Computer Systems Breakdown	2,500	65,000	Included
	Electronic Computer Systems - Electronic Computer Systems Extra Expense	2,500	Not Insured	Included
	Period Of Restoration	2,500	90 Days	Included
	Expediting Expense	2,500	Included	Included
	Fire or Police Department Service Charges	2,500	Included	Included
	First Party Pollution Clean Up Insured Peril	2,500	Included	Included
	Fungi And Spores	2,500	10,000	Included
	Furs Jewellery And Ceremonial Regalia Coverage A - Ceremonial Regalia	2,500	Included	Included
	Furs Jewellery And Ceremonial Regalia Coverage B - Furs Jewellery	2,500	25,000	Included
	Inflation Adjustment	2,500	Included	Included
	Live Animals Birds or Fish	2,500	25,000	Included
	Newly Acquired Property	2,500	Included	Included
	Professional Fees	2,500	Included	Included
	Property at Unnamed Locations	2,500	Included	Included
	Property Temporarily Removed Including While on Exhibition And During	2,500	Included	Included
	Recharge Of Fire Protection Equipment Expenses	2,500	Included	Included
	Sewer Back up And Overflow	2,500	Included	Included
	Specialty Programs and Associations Extension Endorsement			
	Account Receivables	2,500	250,000	Included
	Additional Living Expenses	2,500	10,000 / 50,000	Included
	Builder Risk	2,500	1,000,000	Included
	By Laws Extension Governing Acts	2,500	25,000	Included
	Condominium Loss Assessment And Contingent Building Coverage			
	Condominium Contingent Coverage	2,500	Not Insured	Included
	Condominium Unit Owners Loss Assessment	2,500	Not Insured	Included
	Condominium Unit Owners Improvements	2,500	Not Insured	Included
	Consequential Loss Caused By Interruption Of Services On Premises	2,500	Included	Included
	Consequential Loss Caused By Interruption Of Services Off Premises	2,500	50,000	Included
	Cost To Attract Volunteers Following a Loss	2,500	10,000	Included
	Docks Wharves And Piers	2,500	25,000	Included
	Exterior Paved Surfaces	2,500	50,000	Included
	Extra Expense	2,500	250,000	Included
	Fine Arts Own Premises And Exhibition Site On Premises	2,500	25,000	Included
	Fine Arts Own Premises And Exhibition Site Off Premises	2,500	25,000	Included
	Fundraising Expenses	2,500	25,000	Included
	Green Extension	2,500	25,000	Included
	Growing Plants Per One Item	2,500	1,000	Included
	Growing Plants Per Occurrence	2,500	100,000	Included
	Ingress And Egress	2,500	Included	Included
	Installation Floater	2,500	25,000	Included
	Leasehold Interest	2,500	25,000	Included
	Master Key	2,500	25,000	Included
	Peak Season Increase	2,500	25,000	Included
	Personal Effects	2,500	25,000	Included
	Property of Others	2,500	25,000	Included
	Rewards Arson Burglary Robbery And Vandalism	2,500	25,000	Included
	Signs	2,500	25,000	Included

	Supported Independent Living Program	2,500	Not Insured	Included
	Special Limits Indemnity Provision	2,500	25,000	Included
	Valuable Papers	2,500	250,000	Included
	Deductible Waiver			Included
	Flood	25,000	Included	Included
	Virus and Bacteria Exclusion Endorsement		Exclusion Applies	Included
CP80727E	Crime			
	I Comprehensive Dishonesty Disappearance and Destruction		50,000	690
	II Loss Inside Premises		1,000	Included
	III Loss Outside Premises		1,000	Included
	IV Money Orders & Counterfeit Currency		50,000	Included
	V Forgery or Alteration (Depositor's Forgery)		50,000	Included
	VI Credit Card Forgery		50,000	Included
	VII Computer & Transfer Fraud		50,000	Included
	VIII Extortion - Threats to Persons		Not Insured	Included
	VIII Extortion - Threats to Property		Not Insured	Included
	IX Pension / Employee Benefits		Not Insured	Included
	X Loss Sustained by Client (3rd Party Bond)		Not Insured	Included
	XI Audit Expense		50,000	Included
	Incoming Cheque Forgery Endorsement		Not Insured	Included
	Identity Fraud Coverage Endorsement		Not Insured	Included
	Residents Trust Fund Endorsement		Not Insured	Included
	Fraudulently Induced Transfer Endorsement	Not Insured	Not Insured	Included
CP80727A	Liability			
	Healthcare General Liability	5,000	10,000,000	5,773
	Malpractice - Occurrence	5,000	Included	Included
	Advertising	5,000	Included	Included
	Abuse	5,000	5,000,000 / 5,000,000	Included
	Employers' Liability	5,000	Included	Included
	Medical Payments	Occurrence	10,000 / 50,000	Included
	Tenants' Legal Liability	5,000	Included	Included
	Child Abduction	5,000	25,000	Included
CP80727C	Non Owned Automobile			
	Third Party Liability		10,000,000	89
	SEF 94 - Legal Liability for Damage to Hired Automobiles	500	50,000	Included
	SEF 96 - Contractual Liability			Included
	SEF 98B - Reduction of Coverage for Lessees or Drivers of Leased Vehicles			Included
	SEF 99 - Excluding Long Term Leased Vehicles			Included
CP80727B	Errors & Omissions			
	Aggregate Limit	2,500	10,000,000	676
	Retroactive Date:	28-Oct-2010		Included
CP80727K	Directors' & Officers' - Non Profit			
	Aggregate Limit	2,500	10,000,000	2,705
	A Personal Insurance	2,500		Included
	B Entity Indemnification Insurance	2,500		Included
	C Entity Insurance	2,500		Included
	D Fiduciary Insurance	2,500		Included
	E Derivative Demand	2,500		Included
	Additional Limit - Insurance Agreement A Only	2,500	1,000,000	Included
				Included
BM10509461	Equipment Breakdown Coverage (TechAdvantage)			
	Property Damage	1,000	10,000,000	462
	Extra Expense		100,000	Included
	per certificate issued by BI&I			
Total Account Premium				\$12,429

This Quotation is valid for 30 days.

Intact Insurance Company is integrating The Guarantee Company of North America's business and policies and, as such, The Guarantee Company of North America will be replaced as a subscriber by Intact Insurance when your policy becomes effective.

Please also note that the information contained in this document is proprietary and confidential and is to be used for the sole purpose of determining the successful insurance provider. Permission must be obtained from the Frank Cowan Company prior to the release of any information contained herein for any other purpose than evaluating our submission.