

ALGOMA NURSE PRACTITIONER - LED CLINIC PROGRAM OPTIONS

1. BOARD MEMBERS' ACCIDENT

Board Members' Accident coverage is available. Coverage has been revised and enhanced. See the attached Highlights Sheet for details and additional extensions.

Annual premium for the following limits would be \$ 333. based on Nine Board Members.

| | | |
|--|----|---------|
| Accidental Injury, Death & Dismemberment | \$ | 100,000 |
| Paralysis | \$ | 200,000 |
| Permanent Total Disability | \$ | 100,000 |
| Weekly Income - Total Loss of Time | \$ | 300 |
| Weekly Income - Partial Loss of Time | \$ | 150 |

2. LEGAL EXPENSE POLICY

Comprehensive Legal Expense Coverage and Optional Coverage are available as per attached Highlights Sheet.

Cover would be provided for 100% of legal fees and disbursements up to \$ 50,000. subject to an annual aggregate for all claims of \$ 250,000.

The annual premium for this coverage will be \$ 300.

Legal Expense Optional Coverage is now available for any or all of the following:
Contract Disputes and Debt Recovery
Statutory License Protection
Property Protection
Tax Protection

3. WORKPLACE DISRUPTION AND CRISIS MANAGEMENT COVERAGE

Both Workplace Disruption and/or Crisis Management coverage are available. Please see attached Highlight Sheets.

For a daily limit of \$ 5,000 and an aggregate limit of \$ 50,000. with respect to Workplace Disruption and an aggregate limit of \$ 50,000 with respect to Crisis Management an annual premium of \$ 200. would be required.



Board Members' (Including Councillors') Accidental Death and Dismemberment Coverage Highlights

| AD&D and Paralysis Limits | Option 1 | Option 2 |
|--|--|-----------------|
| Accidental Death or Dismemberment (including loss of life and heart attack coverage) | \$100,000 | \$250,000 |
| Paralysis Coverage – 200% of Accidental Death and Dismemberment Limit | | |
| Permanent Total Disability - Accidental Death and Dismemberment Limit | | |
| Weekly Indemnity | Option 1 | Option 2 |
| Total Loss of Time | \$300 | \$500 |
| Partial Loss of Time | \$150 | \$300 |
| Accident Reimbursement - \$15,000 | | |
| Chiropractor | Crutches [†] | |
| Podiatrist/Chiropodist | Splints [†] | |
| Osteopath | Trusses [†] | |
| Physiotherapist | Braces (excludes dental braces) [†] | |
| Psychologist | Casts [†] | |
| Registered or Practical Nurse | Oxygen Equipment – Iron Lung | |
| Trained Attendant or Nursing Assistant [‡] | | |
| Transportation to nearest hospital [†] | Rental of Wheelchair | |
| Prescription drugs or Pharmaceutical supplies [‡] | Rental of Hospital Bed | |
| Services of Physician or Surgeon outside of the province | Blood or Blood Plasma [‡] | |
| <small>†Maximum \$1,000 per accident. ‡If prescribed by physician.</small> | Semi Private or Private hospital room [‡] | |
| Dental Expenses | | |
| Dental Expenses | | \$5,000 |
| Occupational Retraining – Rehabilitation | | |
| Retraining – Rehabilitation for the Named Insured | | \$15,000 |
| Spousal Occupational Training | | \$15,000 |
| Repatriation | | |
| Repatriation Benefit (expenses to prepare and transport body home) | | \$15,000 |
| Dependent Children – per child | | |
| Dependent Children's Education (limit is per year- maximum 4 years) | | \$10,000 |
| Dependent Children's Daycare (limit is per year- maximum 4 years) | | \$10,000 |
| Transportation/Accommodation (When treatment is over 100km from residence.) | | |
| Transportation costs for the Insured when treatment is over 100km from home | | \$1,500 |
| Transportation and accommodation costs when Insured is being treated over 100km from home. | | \$15,000 |
| Home Alternation and Vehicle Modification | | |
| Expenses to modify the Insured's home and/or vehicle after an accident | | \$15,000 |
| Seatbelt Dividend | | |
| 10% of Principal Sum | | \$25,000 |

Funeral Expense

Benefit for loss of life \$10,000

Identification Benefit

Benefit for loss of life \$5,000

Eyeglass, Contact Lenses and Hearing Aids

When Insured requires these items due to an accident \$3,000

Convalescence Benefit – Per day

Insured Coverage \$100

One Family Member Coverage \$50

Workplace Modification Benefits

Specialized equipment for the workplace \$5,000

Elective Benefits

Complete Fractures

Skull \$ 5,200

Lower Jaw \$ 2,800

Collar Bone \$ 2,800

Shoulder Blade \$ 3,500

Shoulder Blade complications \$ 3,700

Thigh \$ 4,600

Thigh/hip joints \$ 4,600

Leg \$ 3,500

Kneecap \$ 3,500

Knee/joint complications \$ 4,000

Hand/Fingers \$ 2,200

Arm (between shoulder & elbow) \$ 4,600

Dislocation

Shoulder \$ 2,200

Elbow \$ 2,200

Wrist \$ 2,500

Hip \$ 4,600

Knee \$ 3,500

Bones of Foot or Toe \$ 2,500

Ankle \$ 2,800

Forearm (between wrist & elbow) \$ 2,800

Foot & Toes \$ 2,200

Two or More Ribs \$ 1,900

Colles' fracture \$ 2,800

Potts' fracture \$ 3,400

Aggregate Limit

Aggregate Limit only applicable when 2 or more board members are injured in same accident. \$ 2,500,000

Coverage Extensions

- Standard coverage is applicable while the Insured is 'On Duty'. Coverage for Accidents that may occur 24/7 may be purchased.
- Accidental Death of a Spouse While Travelling on Business is automatically included when this coverage is purchased. This endorsement provides for Accidental Death of a spouse when the spouse is travelling with an Insured Person on business. Coverage applies while travelling to or from such an event and /or if the loss of life occurs within one year of the accident.
- When Board Members' Accidental Death and Dismemberment Coverage is purchased, the Insured also has the option to purchase Critical Illness Coverage.

Additional Information

- Loss of life payments up to 365 days from date of Accident or if permanently disabled up to 5 years.
- Weekly Indemnity coverage pays in addition to Elective Benefits.
- Weekly Indemnity payments take other income sources into consideration (e.g. automobile, CPP, group plans).
- Coverage is applicable to Insured 80 years of age or under.

The information in this notice is intended for informational purposes only. For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings. While coverage may be quoted, once a policy is issued coverage is only applicable if shown on Declaration Page or Schedule of Coverage.

Legal Expense Coverage Highlights

Coverage Features

We offer comprehensive Legal Expense Coverage to protect an Insured against the cost of potential legal disputes arising out of your operations.

- Will pay as costs are incurred.
- Broad Core Coverage.
- Optional Coverage.
- Coverage for Appeals for Legal Defence Costs and any Optional Coverage purchased.
- Unlimited Telephone Legal Advice and access to Specialized Legal Representation in event of legal disputes.
- Additional Optional Coverage available.

Broad Core Coverage

The core coverage provides Legal Defence Costs for:

- Provincial statute or regulation;
- Criminal Code Coverage when being investigated or prosecuted. Coverage is applicable whether pleading guilty or a verdict of guilt is declared;
- Civil action for failure to comply under privacy legislation;
- Civil action when an Insured is a trustee of a pension fund for the Named Insured's employees.

Optional Coverage

In addition to the Core Coverage an Insured can mix and match any of the following Optional Coverage.

- Contract Disputes and Debt Recovery.
- Statutory License Protection.
- Property Protection.
- Tax Protection.

Limits and Deductibles

- Coverage is subject to an Occurrence and an Aggregate Limit.
- The Core Coverage is typically written with no deductible however a deductible may be applied to Optional Coverage.

Exclusions

- Each Insuring Agreement is subject to Specific Exclusions and Policy Exclusions.
- Municipal Conflict of Interest Act (or other similar provisions of other Provincial legislation) is excluded.
* Conflict of Interest Coverage may be provided under a separate policy for eligible classes of business.

Telephone Legal Advice and Specialized Legal Representation

- General Advice (available from 8 am until 12 am (local time), 7 days a week).
- Emergency access to a Lawyer 24 hours a day, 7 days a week.
- Services now automatically include the option of using an appointed representative from a panel of Lawyers with expertise in a variety of areas.

The information in this notice is intended for informational purposes only. For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings. While coverage may be quoted, once a policy is issued coverage is only applicable if shown on Declaration Page or Schedule of Coverage.



Workplace Disruption Coverage Highlights

Features

- Coverage reimburses the Named Insured for the loss of income including extra expense in the event of a suspension of operations by order of a civil authority when caused by:
 - A contagion or communicable disease
 - This is described as an illness, sickness or a condition that is transmissible by infection or contagion directly through human contact or contact with human fluids, waste or similar agents
 - Infestations of pests or vermin
 - Workplace violence
 - This is described as an act or threat of physical assault, homicide or suicide on any premises the Named Insured owns, rents or occupies and conducts operations
- Coverage commences at 12:01 a.m. on the day after the Named Insured receives written notice of suspension by a Civil Authority

Exclusions

Unique Exclusions:

- Quarantine, closure, or shutdown that affects a specific geographic area, multiple businesses, homes or industry groupings (e.g. pandemics or epidemics)
- Work stoppage or strike by maintenance staff or anyone contracted to perform this function

Standard Exclusions:

- Data, Fungi, Asbestos, Nuclear, War, Terrorism

Limits Available

Both a **Daily Limit** and an **Aggregate Limit** are applicable.

| Daily Limit | Aggregate Limit |
|-------------|-----------------|
| \$5,000 | \$50,000 |
| \$10,000 | \$100,000 |
| \$10,000 | \$150,000 |
| \$10,000 | \$200,000 |
| \$10,000 | \$250,000 |

The information in this notice is intended for informational purposes only. For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings . 04/13



Crisis Management Coverage Highlights

Features

- Coverage will reimburse the Named Insured for a **Crisis Loss** that occurs during the policy period
- Covers specific **Types of Crisis**
- Pays for the services performed by a risk management or public relations firm in advising the Named Insured on minimizing potential harm to their operations from a **Crisis**
- Provides coverage until such time as a risk management or public relations firm dealing with the **Crisis** advises that the **Crisis** is under control or the Limit of Insurance for this coverage has been exhausted
- Automatic sixty (60) day reporting period after the end of the policy period
- No Deductible

Types of Crisis

The following types of Crisis will be covered when they are a result of a public announcement:

- The death, incapacity, resignation or criminal charge of any Trustees, Board Members, Directors or Executive Officers created by the Named Insured's charter, constitution, by-laws or any other similar governing document
- The Named Insured intends to file for reorganization under the Bankruptcy and Insolvency Act of Canada or when a third party is seeking to file for involuntary bankruptcy on behalf of the Named Insured
- The Named Insured has defaulted on any debt obligation
- The commencement or threat of litigation or other proceedings by any governmental or regulatory agency against the Named Insured
- The withdrawal or demand for return of any grant, contribution or bequest in excess of one hundred thousand dollars (\$100,000) from the Named Insured
- That any Trustees, Board Members, Directors or Executive Officers created by the Named Insured's charter, constitution, by-laws or any other similar governing document has intentionally caused bodily injury or death to or sexually abused any person in the performance of his or her duties in the course of operations for the Named Insured

Crisis Loss

Coverage is provided for the reasonable and necessary fees and expenses incurred to manage the Crisis including those of:

- A risk management or public relations firm hired to perform Crisis Services
- Printing, advertising or mailing of Crisis related materials

Limits Available

Aggregate Limits from \$50,000 - \$250,000 are available (increments of \$50,000)