

## Insurance program for the NFPO of municipalities that are UMQ members

### Frequently asked questions

#### Coverage 1 - What does the property insurance policy cover?

- It covers damage caused to the building(s), the organization's property or property belonging to others and for which the organization is responsible, as well as loss of income, all of which fall under an All Risks formula. However, it covers All Risks (including fire, theft and vandalism) with the exception of exclusions (please refer to the wording of the property insurance policy for coverages and exclusions).

It is important for the organization to avoid an insurance deficit in the event of a claim to cover property for the total value of the replacement cost new of the organization's property:

- It is important to state on the insurance contract the total amount of the property to be covered..
- The first \$5,000 of property liability covers the interior and exterior of the insured premises. However, if the organization holds an amount of more than \$5,000 in property, please state on the insurance contract the premises insured (if different from the mailing address) in order to cover the property, as well as the buildings, at these locations.

The first \$5,000 of property insurance liability is base and mandatory. The minimum deductible is \$500 except for sewer backup, earthquake and flood risks for which the deductible is the highest of the deductible for property or:

- \$2,500 in case of a sewer backup
- \$25,000 in case of a flood
- \$100,000 in case of an earthquake .

#### Coverage 2 - What does the general liability insurance policy cover?

- General liability covers the organization against monetary damage arising from bodily injury and/or material injury suffered by a third party and for which the insured would be held responsible.
- When the insured is advised of bodily or material injury caused to others, the notice of claim must be sent to the insurer as soon as the insured learns of the said injury.

- Coverage is on an event basis.
- The limit of liability for this coverage is \$5,000,000.
- The deductible is \$1,000 for material damages only.

#### Coverage 3 - What does the directors and officers insurance policy cover?

- The directors and officers insurance policy covers directors and officers, as well as the organization's staff and volunteers, who might have to pay compensation to a third party for a loss arising from harmful acts in the performance of their duties.
- Coverage is on a claims made basis.
- The limit offered is \$5,000,000 per occurrence and per insurance period for each organizations.
- The deductible is \$1,000 per claim.

#### Coverage 4 – Accident insurance for honorary directors and volunteers:

- The accident insurance policy covers the organization's volunteers and honorary directors during the performance of their duties in the event of death, dismemberment or paralysis if they are less than 80 years old.
- The limit of liability is \$20,000 and \$5,000,000 per accident.  
Additional benefits such as reimbursement of medical expenses as a result of an accident, weekly indemnities in the event of an accident (total or partial disability), compensation for fracture or esthetic injury are provided in the policy that is available for consultation on your online account.  No deductible applicable.

#### Coverage 5 - What does the 3D (Dishonesty, disappearance and destruction) policy cover?

- The 3D policy covers the organization against the theft of property or money committed by employees or volunteers, destruction, disappearance or misappropriation on the insured premises, on banking premises, and in the course of transportation; theft with violence on the premises and off the insured premises; breaking and entering and fraud.
- This coverage is optional.
- For the limits of liability offered by this coverage, please consult the explanatory leaflet; the excess applicable is 10% of the insurance amount selected.

#### Coverage 6 - What does the equipment breakdown policy – All Systems Go Plus form cover?

- This policy covers specialized equipment normally excluded by property insurance. It especially covers financial losses arising from an occurrence, i.e. business interruption



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and perishable property losses as the result of an accident to pressure, mechanical or electrical equipment.

- This coverage is optional.
- Please consult the explanatory leaflet for the premium applicable to this coverage depending on the limit of liability; the excess is \$500.

**Data Compromise Coverage**

The damage to a company's sales and reputation depends on the actions it takes in response to a data breach. BI&I Data Compromise coverage is designed to help small to mid-sized businesses investigate a data breach, notify affected individuals, and provide fraud alerts, case management and other services that help prevent identity theft and fraud following a breach of personal identifying information.

- Coverage includes:
  - Legal review for notifying those affected by the breach
  - Forensic IT help to determine the extent of the breach and who was affected
  - Preparation and production of notification letters to affected individuals
  - Notification of the data breach to the Office of the Privacy Commissioner of Canada and regulatory authorities
  - Fraud alert for persons affected by the loss of personal information
  - Identity restoration case management for identity theft victims
  - Public relations services to help respond to the potential impact of the breach on business relations

Data Compromise and Identity Recovery limits and deductible are:

☒	Limits☒	Deductible☒
<del>Section II: Data Compromise Coverage☒</del>		
<del>Response Expense☒</del>	<del>50 000 \$☒</del>	<del>1 000 \$☒</del>
<del>Legal Review☒</del>	<del>5 000 \$☒</del>	<del>1 000 \$☒</del>
<del>Forensic I.T. Review☒</del>	<del>5 000 \$☒</del>	<del>1 000 \$☒</del>
<del>Public Relations Services☒</del>	<del>5 000 \$☒</del>	<del>1 000 \$☒</del>
<del>Malware Related Compromise☒</del>	<del>50 000 \$☒</del>	<del>1 000 \$☒</del>
<del>Section III: Identity Recovery Coverage☒</del>		
<del>Expense Reimbursement Coverage☒</del>	<del>15 000 \$☒</del>	<del>250 \$☒</del>
<del>Lost Wages and Supervision Expenses☒</del>	<del>5 000 \$☒</del>	<del>250 \$☒</del>
<del>Miscellaneous Unnamed Costs☒</del>	<del>1 000 \$☒</del>	<del>250 \$☒</del>



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What to do in the event of a claim?

Contact Natasha Dhesi:

- By telephone: 514-905-4303 / toll free number 1-800-465-2842
- By e-mail: [osblclaims@bflcanada.ca](mailto:osblclaims@bflcanada.ca)

What is the deductible applicable in the event of an occurrence?

- In the case of property damage insurance: \$500 minimum
- In the case of sewer backup damage: the highest of deductible for property or \$2,500
- In the case of earthquake damage: the highest of deductible for property or \$100,000
- In the case of flood damage: the highest of deductible for property or \$25,000
- In All System Go Plus: \$500 minimum
- In Dishonesty, disappearance and destruction insurance: 10% of the insured amount
- In general liability insurance: \$1,000 for material damages only  In directors and officers insurance: \$1,000
- In accident insurance: no deductible applicable.

How to terminate the UMQ insurance coverage?

If you wish to cancel your insurance coverage of the UMQ for your organization, please access your online account and request cancellation of your insurance coverage. A cheque, if applicable, will be mailed to you in the following month.

Note that the half premium will be repaid if the cancellation is made before June 1. No rebate is applicable from June 1. Also note that no rebate is applicable for UMQ and BFL CANADA administration fees. It should be noted that, following cancellation or non-renewal, an organization that wishes to re-enter the program will have to pay the annual premium, whatever the date of its re-entry into the program.

What to do if the organization organizes a higher-risk event?

It is agreed that the organization shall give prior notice to BFL CANADA, if higher-risk events are to be held and have not been declared in the insurance proposal form completed by the organization. Please refer to the explanatory leaflet and consult page 7 of this document for the high-risk activities that have to be submitted to the insurer.

What are the administration fees?



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UMQ administration fees are applicable at all times. UMQ administration fees are \$25 for organizations doing business via a municipality that is a UMQ member. UMQ administration fees are \$75 for organizations doing business via a municipality that is not a UMQ member.

What is the payment deadline?

A payment period of 30 days is granted to you from the effective date of the insurance policy. If payment is not made within 30 days, the insurance policy will be cancelled.

What is the procedure for reviewing the file and issuing the insurance certificate?

Once the organization's declaration has been approved by the broker, an e-mail will be forwarded to the organization so that it can proceed with payment on-line. If the selected method of payment is by credit card, the organization can generate its insurance certificate. A copy will also be e-mailed to the organization. If the selected method of payment is by cheque, upon receipt of the cheque the organization will receive an e-mail that will enable it to generate its insurance certificate. A copy will also be e-mailed to the organization. If the insurance application is declined by the broker, an e-mail will be sent to the organization. The organization may communicate with the broker for more information about why it has been declined.

What is the renewal procedure?

Renewal notices will be sent to the organization's e-mail address 45 days before renewal, 30 days before renewal and 15 days before renewal to remind the client to go to its on-line account to update its declaration and proceed with payment.

The team of the UMQ insurance program for NFPO