

SUMMARY OF COVERAGES AND LIMITS OF INSURANCE

EFFECTIVE DATE: March 1, 2020

EXPIRY DATE: March 1, 2021

POLICY NO: 0117021NPT001.V1
INSURER: Ecclesiastical Insurance
INSURED: Portland on the Rideau Historical Society
ADDRESS: 4756 Briton Houghton Bay Road, Portland ON K0G 1V0

COVERAGES	CO-INS (%)	DED (\$)	LIMIT (\$)
Locations			
Location 1: 2767 Highway 15, Portland ON K0G 1E0 (The Emmanuel Centre-Church)			
Property Coverages			
Building	90	1,000	532,600
Extensions of Coverage			See attached
Sewer Back-up		2,500	included
Earthquake		3% or 100,000	included
Flood		25,000	included
Mini Computer Floater:		1,000	See below
Hardware			50,000
Media and Data			included
Crime			
Employee Dishonesty			10,000
Loss Inside/Outside Premises			10,000
Money Order, Counterfeit Paper Currency			10,000
Depositors Forgery			10,000
Commercial General Liability			
Bodily Injury and Property Damage			2,000,000
General Aggregate			5,000,000
Personal & Advertising Injury			2,000,000
Products and Completed Operations Aggregate Limit			2,000,000
Medical Payments (per person)			2,500
Tenants Legal Liability		1,000	500,000
Employers Bodily Injury Liability			1,000,000
Non-Owned Automobile			2,000,000
Legal Liability for Damage to Hired Automobiles		1,000	50,000
Contractual Liability			Included
Excluding Long Term Leased Vehicles			Included
Reduction of Coverage for Lessees or Drivers of Leased Vehicles			included

Description of Operations: Historical Society

THIS SUMMARY OF THE INSURANCE PROTECTION WE HAVE ARRANGED FOR THE NAMED INSURED SHOWN ABOVE. IS NOT A POLICY. IT IS SUBJECT TO ALL OF THE TERMS, DEFINITIONS, CONDITIONS, EXCLUSIONS AND LIMITATIONS OF THE POLICY WORDINGS CURRENTLY IN USE BY THE INSURER.

Ecclesiastical Insurance
Commercial Package Extension Endorsement-OHS

Section A: Newly Acquired	Limit of Insurance
Newly Acquired Building & Contents at newly acquired location	\$1,000,000
Section B: Property Extensions (on Premises)	\$500,000 Basket
Accounts Receivable	included
Additions Under Construction	included
Arson Reward	\$10,000
Fire Suppression System Recharge	Included
Bequeathed Property	\$50,000
Brands and Labels	Included
Building Damage by Theft	included
Computer System Breakdown Coverage	\$25,000
Consequential Loss Assumption	included
Contingent Liability-Enforcement of By-Laws	included
Cost of Preparing Proof of Loss	included
Crisis Management	\$10,000
Emergency Services Damage to Grounds	Included
Environmental Upgrade	\$25,000
Fire Department Charges	included
Growing Plants, trees, shrubs in the open	\$1,500/\$25,000
Installation Floater	included
Metered Water	included
Newly Acquired Contents at Insured Premises	25% of contents limit
Master Key	included
Personal Property of Officers, Employees	\$10,000
Personal Property of Volunteers	\$250/\$10,000
Off Premises Power Interruption	\$10,000
Pollutant Clean Up and Removal	\$25,000
Private Roadways, Walkways, Parking Lots	\$25,000
Special Event Automatic Increase	25%
Tenants Glass	included
Valuable Papers & Records	included
Section C: Property Extensions (off Premises)	\$500,000 Basket
Donated Goods	\$500/\$5,000
Exhibition/Craft Show/Concerts	Included
Property In Transit	Included
Property Temporarily Removed/Unnamed Locations	Included
Temporary Accommodation for Resident Staff	\$25,000

From: John Thomas
Sent: Tuesday, March 03, 2020 3:11 PM

To:

Subject: RE: Insurance for the building now

Hey Larry,

The replacement cost of the church building has been estimated at \$532,600

It can be added for replacement cost for a premium of \$1,811/year

Building	\$532,600
Deductible	\$1,000
Sewer Back-up/water damage deductible	\$2,500
Flood deductible	\$25,000
Earthquake deductible	3% / \$100,000

I would also recommend we review coverages for 1) rental income 2) equipment breakdown and 3) contents when a limit of coverage is arrived at

Please review and let me know at your earliest convenience

Thanks

JT