

GROUP GENERAL INSURANCE PLAN

Available for:

- Church Congregations
- Denominational Head Offices
- Bible Colleges / Seminaries
- Christian Campgrounds
- Missions Organizations
- Evangelistic Ministries
- Relief Organizations
- Bible / Literature Societies
- Christian Schools
- Church Day Cares / Nurseries
- Lifeskills Training Centres
- Crisis Pregnancy Centres
- Drop-In Centres

Plus, many other Christian Charities

In addition to standard insurance protection, the CCCC Plan offers "hard to get" coverages including:

- ✓ Comprehensive Form Coverage for your Buildings and Contents
- ✓ Broad Form General Liability
- ✓ Blanket Counselling / Mental Anguish
- ✓ Vicarious Liability for Abuse and Harassment
- ✓ Non-Profit Directors and Officers Liability
- ✓ Excess and Umbrella Liability

Group Plan Benefits...

"We are very pleased to continue to partner with Robertson Hall in making superior property and liability insurance protection available for CCCC member churches and charities. Since 1995 our members have received preferred pricing as well as practical, helpful risk management advice."

– John Pellowe, CEO
Canadian Council of Christian Charities

- 10% to 15% premium discounts for Certified and Affiliate members
- Professional written evaluation of your coverage requirements
- Custom-tailored insurance protection
- Friendly knowledgeable customer service representatives to answer your questions
- After hours and emergency claims service
- Local independent adjusters represented in communities across Canada
- Safety inspection and loss control recommendations by qualified engineers
- Risk management resources including our exclusive "Facing the Risk" Checklist and "Abuse Prevention Newsletter"

If you are not already insured through the plan, please contact us today for further information or a "no obligation" comparison quotation proposal.



From anywhere in Canada call toll free
1-800-640-0933
churchinsurance@robertsonhall.com

ROBERTSON HALL INSURANCE

About us...

Robertson Hall Insurance is the largest provider of property and liability insurance protection for evangelical Christian organizations in Canada. We currently arrange coverage for over 5,500 churches and charities across Canada.

Our mandate is to be more than just an insurance provider. We seek to partner with our client organizations by supporting their leaders in fulfilling their important ministry mandate, stewardship role and fiduciary responsibilities. We provide the service, support and resources to assist in reducing or eliminating preventable loss or injury associated with Christian ministries. In so doing, we seek to make a difference in helping our clients manage risk more effectively and ensure their long-term access to the best available insurance protection and the most favourable premium terms.

395 Wellington Road South
London, Ontario N6C 5Z6

Tel: (519) 680-3111 • 1-800-640-0933

Fax: (519) 685-2931

email: churchinsurance@robertsonhall.com



GROUP GENERAL INSURANCE PLAN

Available Exclusively Through

ROBERTSON  HALL
INSURANCE

Property Coverages



Broad Form physical damage coverage for your Buildings and Contents including the following:

- Single Limit Property of Every Description
- Replacement Cost Coverage
- No Same-Site Replacement Requirement
- Agreed Value (No Co-Insurance Penalty)
- Inflation Guard Indexed to Stats Canada
- Flood, Earthquake and Sewer Backup
- Broad Form Glass Coverage
- Debris Removal
- Leasehold Improvements And Betterments
- Detached Structures
- Lawn And Maintenance Equipment
- Below Ground Foundations and Machinery
- Underground Pilings, Flues and Drains
- Consequential Loss
- Equipment Breakdown Rider (Heating, Cooling and Electrical Equipment)



CCCC Group General Insurance Plan also automatically includes the following coverage extensions which are provided in excess of the Building and Contents limits at no additional premium:

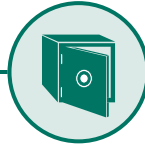
- Newly Constructed Property
- Newly Acquired Property
- Broad Form Bylaws Coverage
- Computer Equipment and Software
- Stained Glass
- Outside Signs / Lighting Fixtures
- Trees, Plants and Shrubs
- Pollutant Cleanup and Removal
- Property at Unscheduled Locations
- Property In Transit
- Clergy Personal Property
- Personal Property of Others
- Lock and Key Replacement

Loss Expense Coverages

We also provide the following additional coverages in the event of an insured loss in order to reduce any interruption to your ministries and activities:

- Additional Expenses
- Loss of Income
- Rental Value
- Fire Department Service Charge
- Off Premises Service
- Reproduction of Valuable Papers/Media
- Accounts Receivable
- Professional Fees

Crime Coverages



Comprehensive Dishonesty, Disappearance and Destruction including the theft or loss of money and negotiable securities from your premises, in transit, at the home of authorized personnel and within a bank night depository, as follows:

- Loss Inside Premises
- Loss Outside Premises
- Employee / Volunteer Dishonesty
- Money Orders / Counterfeit
- Depositors Forgery

Property Options

(available upon request)

- Worldwide Property Floaters
- Parsonage Dwellings and Personal Contents
- Builders Risk Construction Coverage
- Increased Employee Fidelity Bonding

The standard Property, Loss Expense and Crime coverages and limits contained in this program can be upgraded in order to meet your unique coverage requirements.

Liability Coverages



Comprehensive General Liability coverage for all operations and activities of your church congregation or charitable organization including the following extensions:

- Bodily Injury and Property Damage
- Mental Anguish/Mental Injury
- Extended Property Damage (Including Use of Force to Protect Persons and Property)
- Personal Injury (Libel, Slander, Defamation, Malicious Prosecution and Invasion of Privacy)
- Extended Personal Injury (Discrimination, Harassment and Humiliation)
- Advertising Injury
- Incidental Broadcasting, Publishing, Telecasting
- Additional Insureds: Directors, Officers, Committee Members, Trustees, Employees, Members, Volunteers and Others
- Off Premises Sponsored Activities
- Full Worldwide Policy Territory
- Products and Completed Operations
- Compensatory, Punitive and Exemplary Damages as insurable by law
- Legal Expenses in excess of policy limits
- Prejudgement and Postjudgement Interest
- Loss of Earnings in Claim Defense
- Participants in Sports / Athletic Activities
- Non-Owned Automobiles
- Legal Liability for Damage to Non-Owned and Hired Automobiles
- Non-Owned Watercraft and Aircraft
- Unique Broad Form Contractual Liability - Includes Personal Injury and All Insurable Civil Damages
- Employers Liability
- Voluntary Compensation
- Employee Benefits Liability
- Tenants Legal Liability - Broad Form
- Sudden and Accidental Pollution (120 hours)
- Voluntary Medical Payments - Includes Volunteer Workers and Sports Participants
- Cross Liability / Separation Of Insureds

- Forest Fire Fighting Liability
- Hostile Fire
- Forest Fire Fighting
- Incidental Medical Malpractice
- Elevator Legal Liability / Collision
- Unique Manuscript Wording
- Customer Friendly Features Including:
 - Plain Language Policy Wordings
 - Easy To Read "Large Print"
 - Alternative Dispute Resolution Option
 - Liberalization Condition
 - Relaxed Policy Conditions

Liability Options

(available upon request)

- Physical and Sexual Abuse and Harassment
 - (i) Vicarious Liability for All Insureds (Occurrence Form - Full Limits - No Deductible)
 - (ii) Criminal Defense Costs For Wrongful Accusation
 - (iii) Therapy / Counselling Costs for Victims(subject to approved abuse prevention plan)
- Blanket Counselling Liability (Covers all recognized counselling by any Insured)
- Directors and Officers Liability – Non-Profit Manuscript Errors & Omissions form, including Extended Insureds, Entity Coverage, Spousal Endorsement, Employment Practices and Professional Services
- Fiduciary Liability for Pension Plans
- Umbrella and Excess Liability
- Employee Benefits Liability
- Watercraft Liability
- Church Day Cares and Day Schools
- Construction Liability
- No Fault Accident Benefits for members, volunteers and participants in sponsored activities, including sports and recreation, construction, renovations, maintenance, schools, day cares, camps and vacation bible schools

This summary is not a policy of insurance. Please refer to the actual policy wordings for exact terms and conditions.