

ACCREDITED CAMPS IN CANADA PROPERTY COVERAGE SUMMARY 2022

This is a brief summary of the policy terms and conditions. In the event of conflict between this document and the actual policy wording, the policy wording will prevail.

All currency is Canadian funds unless otherwise stated.

INSURING AGREEMENT:

Coverage is written on a “Blanket Property of Every Description Basis”. This is the total value of all Buildings, Stock and Equipment you have decided to insure. Watercraft are insured on a separate Blanket Basis. You may have chosen to insure improvements to land, such as docks, ropes courses, ziplines, swimming pools, tennis courts, climbing walls, and satellite dishes. Please refer to the values submitted to see if you have declared a value for these items.

The coverage provided is “All Risk” of direct physical loss or damage, subject to the policy terms, conditions and exclusions. Some items grant additional coverage, and others restrict coverage.

EXTENSION OF COVERAGE HIGHLIGHTS

The following is a highlight of *some* of the extensions of coverage which may be available under this policy, subject to the limits, definitions, terms, and conditions contained in the policy wording, Certificate of Insurance, or proposal, whichever is least.

EXTRA EXPENSE	\$1,000,000.00
LAWNS, TREES, PLANTS AND SHRUBS	\$1,000,000.00 (\$1,000 any one item)
NEWLY ACQUIRED LOCATIONS	\$1,000,000.00 (reported within 60 days)
PROPERTY IN TRANSIT	\$ 250,000.00
UNNAMED LOCATIONS	\$ 250,000.00
CONSEQUENTIAL LOSS ON FOOD/MEDICINE	\$ 250,000.00
PROFESSIONAL FEES (FOR LOSS ADJUSTMENT)	\$ 250,000.00
VALUABLE PAPERS AND RECORDS	\$ 250,000.00
ACCOUNTS RECEIVABLE	\$ 50,000.00
EMPLOYEE DISHONESTY	\$ 25,000.00 Aggregate
MONEY AND SECURITIES	\$ 25,000.00
MASTER KEY COVERAGE	\$ 10,000.00
BYLAWS	INCLUDED
FLOOD	INCLUDED
EARTHQUAKE	INCLUDED
DEBRIS REMOVAL	35% of TIV or \$2.5 million, whichever is the least
SEWER BACK UP	INCLUDED (\$5,000 deductible)
PROTECTION SERVICE CHARGES	INCLUDED
PROPERTY LOCATED UNDERGROUND	INCLUDED
PERSONAL EFFECTS OF EMPLOYEES & VOLUNTEERS	INCLUDED (value must be declared)
COURSE OF CONSTRUCTION	INCLUDED
PROPERTY ON LEASED GROUND	PERMITTED

Pollution and Contamination coverage is included resulting directly from loss or damage to the property insured caused by an insured peril, as stated in the Debris Removal Clause.

PERMISSION IS GRANTED:

- a. For such use of the premises as is usual, necessary, incidental or convenient to the business of the Insured and to keep and use all articles, materials and supplies including gasoline and other materials, for such purposes and in such quantities as are required or are convenient to the Insured's operations;
- b. For individual location(s) to cease operations and close down from time to time and remain vacant and unoccupied without limit of time, as the Insured may deem necessary or convenient;
- c. To alter and repair the described premises; to engage new construction

The property may be on leased ground. This will not affect your rights under the Policy.

Animals such as horses are insured if you have declared a value, and paid a premium for this coverage. Animals are only insured for the loss or damage caused by fire, lightning, explosion, impact by aircraft, or spacecraft, or land vehicles, riot, vandalism, malicious acts, windstorm or hail. There is no coverage for theft, mysterious disappearance, or death unless caused by the Named Perils.

VALUATION CLAUSE:

In the event of a loss the property will be repaired or replaced without deduction for depreciation. Replacement cost includes the increased cost to rebuild due to by-laws. You may rebuild on the same site or another site. The replacement cost will not exceed the amount of Insurance you have purchased, or the amount it would have cost to rebuild on the same site, or the amount actually spent on repairs. In certain instances you may have chosen an actual cash value settlement basis. If this is the valuation you have chosen in lieu of replacement cost, it will be stated on /or in your insurance documents.

With respect to Fine Arts, the Insurer shall not be liable for more than the acquisition cost to the Insured, as evidenced by the bill of sale, or the amount set forth in any subsequent appraisal or valuation.

DEDUCTIBLE:

This is the amount you will be responsible for in the event of a loss. However, if two deductibles apply to one loss, then you will only be responsible for the largest deductible.

TERRITORIAL LIMITS:

Coverage is provided in Canada and the Continental United States.

BOATS AND MOTORS

This is a separate rider, and covers the Boats and Motors on a Blanket “All Risk” Basis, subject to the policy terms, conditions and exclusions. This Policy covers only within the territorial limits of Canada and the Continental United States.

Newly Acquired Boats and Motors valued at up to \$50,000 are automatically covered for 90 days, then must be reported. Boats and/or Motors in excess of \$50,000 need to be reported upon purchase to arrange coverage.

BOATS AND MOTORS EXCLUSIONS

Property not insured:

- a) Property used as public or livery conveyance for carrying passengers for compensation, or is rented, but this exclusion shall not apply to the usual operations of the Insured;
- b) Power boats while being operated in any official race or speed test;
- c) Property while undergoing any process or while actually being worked upon and where any loss or damage is due thereto, but not excluding the resulting damage;
- d) Property used in any illicit or prohibited trade or transportation;
- e) Property illegally acquired, stored or transported; property seized or confiscated for breach of any law or by order of public authority.

This Policy does not insure against:

- a) Loss or damage caused by electrical disturbances to electrical appliances or devices due to electrical currents artificially generated except for ensuing loss or damage;
- b) Loss or damage caused by dampness of atmosphere, dryness of atmosphere, wet or dry rot, freezing, (other than freezing of a fire protection system or plumbing, heating or air conditioning system), change in colour or texture or finish, rust or corrosion, marring, scratching or denting, but this exclusion does not apply to loss or damage caused directly by a peril otherwise insured and not otherwise excluded herein;
- c) Loss or damage caused by insects, rodents, or other vermin unless directly caused by a peril not otherwise excluded herein; but this exclusion shall not apply to damage resulting therefrom to other insured property, or caused by or resulting from a peril not excluded elsewhere in this Policy;
- d) Loss or expense resulting from infidelity of any person or persons in the regular employ of the Insured, (bailees for hire excepted); a wilful act of malicious intent shall be deemed not to be an act of infidelity;
- e) Mysterious Disappearance;
- f) Mechanical or electrical breakdown, or derangement, inherent vice, gradual deterioration, wear and tear, provided however, this exclusion does not apply to loss or damage caused directly by a peril otherwise insured and not otherwise excluded herein;
- g) War;
- h) Any nuclear incident including contamination by radioactive material.

VALUATION - BASIS OF SETTLEMENT

Replacement Cost: In the event of loss by a peril insured against herein, settlement shall be based on the cost of repairing or replacing (whichever is the least) the property with new materials of like kind and quality without deduction for depreciation.

In the event that the damaged property is not repaired or replaced, settlement shall be the Actual Cash Value of the property at the time of loss, destruction or damage.

BUSINESS INTERUPTION

EXTRA EXPENSE

This coverage is automatically included up to the limit shown on your declaration page or proposal, whichever is least, and covers costs necessarily incurred in excess of normal operating costs in order to maintain operations. This does not cover your loss of revenue or income.

There is no restriction on the amount payable per month, other than the limit insured. This has further been extended to cover Ingress and Egress from the Premises.

BUSINESS INTRRRUPTION OPTIONS

There are several forms of Business Interruption Coverage available to you, above and beyond Extra Expense. If you have chosen to insure this exposure it will be stated on your Certificate of Insurance.

The choices offered are:

- Rent or Rental Value or Loss of Fees and Funding.
- Profits Form.
- Loss of Earnings, No Co-Insurance Form.
- Gross Earnings Form.

Rent or Rental Value, or Loss of Fees and Funding:

Pays the reduction in gross rent and rental value, fees or funding, resulting from damage caused by the perils insured against to the property insured. Coverage has been extended to cover interruption by civil authority for a period of eight weeks, including Ingress or Egress from the Insured Premises. Payments stop under this form when the property insured has been repaired or replaced or 12 months (unless you have purchased a longer period of indemnity) after the loss, or the limit is exhausted, whichever first occurs.

Profits Form:

Pays the loss of profits (loss of income even if there is no profit) and expenses which continue after a loss caused by interruption or suspension of your operations as a result of perils insured against to the property insured. Coverage begins from the time of such damage or destruction until your sales return to normal, but not exceeding the period of indemnity specified on your Certificate of Insurance. Coverage has been extended to include interruption by civil authority for a period of eight weeks including Ingress or Egress from the Insured Premises.

Loss of Earnings - No Co-Insurance Form:

Insures against the loss of earnings, grants, government funding or the normal source of funding, less operating expenses which do not necessarily continue during the necessary interruption of business caused directly by the perils insured against damaging or destroying the property insured. The Insurer pays no more than 50% of the amount insured in any 30 consecutive days, and stops paying once the property insured has been repaired or replaced, or the limit is exhausted, whichever first occurs. Coverage has been extended to include interruption by civil authority for a period of eight weeks including Ingress or Egress from the Insured Premises.

Gross Earnings Form:

Pays Gross Earnings directly resulting from such interruption of business less expenses which do not necessarily continue during the interruption of business, for not exceeding such length of time as would be required by the Insured with the exercise of due diligence and dispatch to rebuild, repair or replace such part of the above described property as has been destroyed or damaged, commencing with the date of such destruction or damage and not limited by the date of expiration of this Policy, but not exceeding the ACTUAL LOSS SUSTAINED. Payments stop under this form when the property insured has been repaired or replaced or 12 months (unless you have purchased a longer period of indemnity) after the loss, or the limit is exhausted, whichever first occurs.

OFF-PREMISES POWER

This extension applies to all Business Interruption coverage including, but not limited to, Extra Expense. It insures against loss resulting from necessary interruption of business conducted by the Insured, due to damage to or destruction by the perils insured against, of off-premises utility and power stations, substations, transformers or switching or pumping stations, including loss resulting from damage to off-premises poles, towers and transmission or distribution lines within five miles of premises of the Insured, furnishing electricity, steam, water, gas, heat, or refrigeration to the premises of the Insured.

DEFINITIONS

“BUILDING” shall include additions and extensions communicating and in contact therewith, all permanent fittings and fixtures attached thereto and forming part thereof, frescoes, passenger and freight elevating machinery and equipment, permanent appliances for lighting, heating, air conditioning or ventilating the building, stationary scales, hoses and other fire extinguishing appliances, signaling and time systems attached to the building, tower clocks and bells, floor coverings glued, nailed, tacked, secured by moulding or otherwise fixed to the floor including wall to wall rugs of every description, fuel for heating the building, janitors’ supplies, building employees’ uniforms, materials and supplies for the care, upkeep and maintenance of the building, building materials on the premises to enter into and form part of the finished structure. Permission is granted under the Policy for construction or workmen’s risks. Fencing, driveways, parking areas, walkways, trees, shrubs, lawns, flag poles on the premises and generally everything pertaining to the structure of the building or connected therewith are also insured. Summer and winter doors, screens, window shades, awnings and shutters belonging to the building are covered anywhere on the premises.

“STOCK” shall include goods, wares and merchandise of every description and without limiting the generality of the foregoing, including all wrapping, packing and advertising materials and supplies used by the Insured chiefly in connection with the business of the Insured.

“EQUIPMENT” shall, without limiting the general interpretation of the word, include furniture, furnishings, fittings, fixtures, fine arts, machinery, tools, utensils, docks, sporting goods, tennis courts, swimming pools, climbing walls, ropes courses, ziplines, signs, antennae, satellite dishes, improvements to land, appliances, books of account, drawings, card index systems, and other records, anything required by Statutory Conditions to be specifically mentioned, (except money, securities for money, evidences of debt or title); also trailers, automobiles, tractors and other motor vehicles not otherwise insured against loss or damage by fire or lightning and generally all materials and supplies and all other contents of every description kept or used chiefly in connection with the business of the Insured, except Stock.

“LEASEHOLD INTERESTS” The Insured property may be located on leased ground, but it is the intention of this insurance, in the event of a loss to place the Insured in the position of an absolute owner.

“PROPERTY OF EVERY DESCRIPTION” whenever the words ‘Property of Every Description’ are used in the policy, they shall include “Buildings(s), Stock and Equipment”.

GENERAL EXCLUSIONS

Property and Perils Not Insured:

1. Property illegally acquired, stored or transported, or confiscated by order of a public authority.
2. Motor Vehicles which are licensed for operation on public highways.
3. Boiler and Machinery Perils. (Separate Policy)
4. Loss or damage caused by the gradual seepage, leakage or influx of water derived from natural sources through basement walls, foundations, basement floors, sidewalks or sidewalk lights unless concurrently caused by a peril not otherwise excluded.
5. Normal settling, normal expansion, normal contraction, normal shifting or normal cracking of buildings, but not excluding the resultant damage.
6. Loss or damage caused by dampness of atmosphere, dryness of atmosphere, changes of temperature, wet or dry rot, freezing, (other than freezing of a fire protection system or plumbing, heating or air conditioning system), change in colour or texture or finish, rust or corrosion, but this exclusion does not apply to loss or damage caused directly by a peril otherwise insured and not otherwise excluded herein.
7. Loss or damage caused by insects, rodents or vermin, but not excluding the resulting damage.
8. Mysterious disappearance or inventory shortage.
9. Latent vice, gradual deterioration, wear and tear, however the resultant loss or damage is insured.
10. War.
11. Any nuclear incident including contamination by radioactive material.
12. Terrorism.
13. Biological Agents including Mould.
14. Data Corruption.
15. Faulty workmanship – as it applies to construction risks only.
16. Communicable Disease, Pathogens.

CANCELLATION

You may cancel this policy at any time by mailing or delivery advance written notice of termination. The Insurer may terminate this policy by mailing or delivering written notice at least 15 days before the effective date of termination if they cancel for non-payment of premium, or 90 days before the effective date of termination if they cancel the policy for any other reason.

COMMUNICABLE DISEASE EXCLUSION

Notwithstanding any other provision of this Policy to the contrary, this Policy does not insure loss of any kind, including but not limited to, any loss of income, loss of use, loss of access, extra expense or consequential loss, directly or indirectly caused by, resulting from, contributed to by, arising out of, attributable to or occurring concurrently or in any sequence with “communicable disease” or the fear or threat (whether actual or perceived) of a “communicable disease”, including but not limited to:

1. the cost to clean-up, detoxify, remove, monitor or test:
 - a. for a “communicable disease”; or
 - b. any tangible or intangible property insured hereunder that is affected by such “communicable disease”.
2. damage, deterioration, loss of value, loss of access, loss of marketability, or loss of use of any tangible or intangible real or personal property directly or indirectly caused by, resulting from, contributed to by, arising out of or attributable to “communicable disease”; or
3. any time element or business interruption losses, including any time element extensions of coverage such as interruption by civil or military authority directly or indirectly caused by, resulting from, contributed to by, arising out of or attributable to “communicable disease”.

As used herein, “communicable disease” means any infectious or contagious agent or substance:

1. Including, but not limited to, a virus, bacterium, parasite or other organism or any mutation thereof, whether deemed living or not, and the diseases caused by such; and
2. Regardless of the method of transmission,

that can cause or threaten damage to human health and human welfare.

THIS ENDORSEMENT CHANGED THE POLICY. PLEASE READ IT CAREFULLY.

PATHOGEN EXCLUSION – PROPERTY

Notwithstanding any other provision of this Policy or any endorsement thereto, this Policy does not insure any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with the presence of a “Pathogen” or the fear or threat (whether actual or perceived) of a “Pathogen”.

For the purposes of this exclusion, such loss, damage, claim, cost, expense or other sum includes but is not limited to:

1. any cost to clean-up, detoxify, remove, monitor or test for a “Pathogen”;
2. any loss or damage to property that is affected by such “Pathogen”; and
3. any loss, including loss of income, from the interruption of business as a result of or in any way related to the presence of a “Pathogen”, including but not limited to interruption or interference resulting from any action by, advice of or restriction imposed by any government or any local or public authority.

As used herein, a “Pathogen” means any virus, bacteria or organism, living or otherwise, that can cause disease. However, if this Policy provides coverage for mold resulting from a cause of loss not otherwise excluded, this endorsement does not apply to such loss or damage from mold.

All other terms and conditions of this Policy remain unchanged.

BIOLOGICAL AGENTS EXCLUSIONS

This Policy excludes the following unless directly resulting from other physical loss or damage not excluded by this Policy:

- a) which is a biological agent;
- b) which is in anyway attributed to the presence of a biological agent;
- c) or caused by or resulting from a biological agent;

regardless of any other cause or event that directly or indirectly

- i) contributes concurrently to;
- ii) contributes in any sequence to; or
- iii) worsens;

the loss or damage, even if such cause or event would otherwise be covered.

Biological Agent means any:

- a) 1. bacteria;
2. mildew, mould or other fungi;
3. other microorganism; or
4. any mycotoxins spores or other by-products of any of the foregoing;
- b) viruses or other pathogens (whether or not a microorganism);
or
- c) colony or group of any of the foregoing.