



2018-2019 CMA Covernote

## **Package Policy**

The Canadian Museums Association

# The Canadian Museums Association Package Policy

## Cover Note No: MCL-CMA1899-154

This cover note evidences that, in consideration of payment to be made by the Insured of the premium specified, the insurance stated below and more fully described in Master Policy No. MCL-CMA1899 and has been placed with the Insurer(s) named, for the period as stated herein.

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**Name of Insured:** Art Gallery of Northumberland

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**Mailing Address:** c/o James A. Gordon Insurance Brokers Ltd.  
35 King Street East, Box 127  
Cobourg, ON  
K9A 4K5

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### Insured Locations/Description

Address 1 or as per attached schedule

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**Insurer:** Ecclesiastical Insurance Office plc

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**Broker:** Marsh Canada Limited

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**Premium:** \$ 1,320

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**Policy Form:** Manuscript wording as per Policy No. MCL-CMA1899 as agreed with Insurer(s)

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**Period of Insurance:** From: June 1, 2019 To: June 1, 2020

Both dates to 12:01 a.m. Standard Time at the address of the Insured as shown above

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**Date Issued:**

June 5, 2019

**Marsh Canada Limited**

Signed on Behalf of  
Ecclesiastical Insurance Office plc:

For purposes of the Insurance Companies Act (Canada), this document was issued in the course of Ecclesiastical Insurance Office plc's insurance business in Canada



IN WITNESS WHEREOF, the Insurer, through their representative duly authorized by them for this purpose, have executed and signed this Cover Note.

Marsh

THIS POLICY CONTAINS A CLAUSE THAT MAY LIMIT THE AMOUNT PAYABLE

### Schedule of Insured Locations

Location/ Description	*Unique Property Uplift		Building Value	Contents Value	Machinery Breakdown	
	Yes	No			Yes	No
55 King Street West, Cobourg, ON K9A 4K4	<input type="checkbox"/>	<input checked="" type="checkbox"/>	\$ 30,000 Leasehold Improvement	\$ 20,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Insured Value</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	\$ 30,000	\$ 20,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Other Property (i.e. scheduled articles)</b>	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>

\* Unique Property Uplift Protection Coverage represents 15% of Building, Contents and any other Structure limit

**Schedule of Loss Payees/ Additional Insured**

<p><b>1. Additional Insured/Loss Payee</b>                  RCAP Leasing                  5575 North Services Rd, Suite 300                  Burlington, ON                  L7L 6M1</p>	<p><b>Location</b></p>
<p><b>Special Interest</b>                  Loss Payee - with respects to Leased equipment - Canon iR Adv C33251, Cabinet Type J. Value of \$6,274</p>	
<p><b>2. Additional Insured/Loss Payee</b></p>	<p><b>Location</b></p>
<p><b>Special Interest</b></p>	
<p><b>3. Additional Insured/Loss Payee</b></p>	<p><b>Location</b></p>
<p><b>Special Interest</b></p>	

## Part 1 & 2: Property of Every Description & Business Income

<b>Perils Insured:</b>	All Risks of direct physical loss or damage, including Flood, Sewer Back-up, and Earthquake																																																
<b>Limit(s) of Liability:</b>	Property of Every Description \$50,000																																																
<b>Earthquake Annual Aggregate:</b>	\$50,000																																																
<b>Flood Annual Aggregate:</b>	\$50,000																																																
<b>Basis of Loss Settlement:</b>	Replacement Cost (same site provision deleted)																																																
<b>Extensions of Coverage:</b>	<p>The following items shall apply as additional amounts of insurance to the Limit of Liability:</p> <p><b>Group 1: The limit of coverage for loss of any or all items shall be 25% of the Limit of Liability subject to a minimum of \$1,000,000 and a maximum of \$5,000,000.</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">CDN\$</td> <td style="width: 15%;">Included</td> <td style="width: 15%;">LIMIT</td> <td>Valuable Papers and Records</td> </tr> <tr> <td>CDN\$</td> <td>Included</td> <td>LIMIT</td> <td>Accounts Receivable</td> </tr> <tr> <td>CDN\$</td> <td>Included</td> <td>LIMIT</td> <td>Business Income (Profits Form) Including Contingent Business Income and Extra Expense, subject to 24 hours waiting period. \$100,000. Bomb Scare Annual Aggregate \$100,000 Infectious Disease, Murder, Suicide, Food Poisoning, Defective Sanitation, Vermin Extension Annual Aggregate \$250,000 Research and Development – Per Occurrence</td> </tr> <tr> <td>CDN\$</td> <td>Included</td> <td>LIMIT</td> <td>Expediting Expenses</td> </tr> <tr> <td>CDN\$</td> <td>200,000</td> <td>LIMIT</td> <td>Consequential Loss</td> </tr> <tr> <td>CDN\$</td> <td>50,000</td> <td>LIMIT</td> <td>Personal Property of Officers and Employees</td> </tr> <tr> <td>CDN\$</td> <td>Included</td> <td>LIMIT</td> <td>Fire Department Service Charges</td> </tr> <tr> <td>CDN\$</td> <td>Included</td> <td>LIMIT</td> <td>Automatic Fire Suppression</td> </tr> <tr> <td>CDN\$</td> <td>Included</td> <td>LIMIT</td> <td>Master-Key/Access Card Coverage</td> </tr> <tr> <td>CDN\$</td> <td>200,000</td> <td>LIMIT</td> <td>Ammonia Contamination</td> </tr> <tr> <td>CDN\$</td> <td>25,000</td> <td>LIMIT</td> <td>Cyber Incident Expense Endorsement</td> </tr> <tr> <td>CDN\$</td> <td>10,000</td> <td>LIMIT</td> <td>Crisis Management</td> </tr> </table>	CDN\$	Included	LIMIT	Valuable Papers and Records	CDN\$	Included	LIMIT	Accounts Receivable	CDN\$	Included	LIMIT	Business Income (Profits Form) Including Contingent Business Income and Extra Expense, subject to 24 hours waiting period. \$100,000. Bomb Scare Annual Aggregate \$100,000 Infectious Disease, Murder, Suicide, Food Poisoning, Defective Sanitation, Vermin Extension Annual Aggregate \$250,000 Research and Development – Per Occurrence	CDN\$	Included	LIMIT	Expediting Expenses	CDN\$	200,000	LIMIT	Consequential Loss	CDN\$	50,000	LIMIT	Personal Property of Officers and Employees	CDN\$	Included	LIMIT	Fire Department Service Charges	CDN\$	Included	LIMIT	Automatic Fire Suppression	CDN\$	Included	LIMIT	Master-Key/Access Card Coverage	CDN\$	200,000	LIMIT	Ammonia Contamination	CDN\$	25,000	LIMIT	Cyber Incident Expense Endorsement	CDN\$	10,000	LIMIT	Crisis Management
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**Group 2: The amount payable under this section shall not exceed 25% of the total amount payable for the direct physical loss to property insured plus the amount of the applicable deductible, subject to a minimum of \$1,000,000 and a maximum of \$5,000,000.**

CDN\$ Included LIMIT  
Debris Removal

CDN\$ Included LIMIT  
Removal of Windstorm Debris

**The Limits of Liability for the following Extensions of Coverage are included within the Limit of Liability of Part 1**

CDN\$ Included LIMIT  
Property in Course of Construction

CDN\$ Included LIMIT  
Tenants Improvements

CDN\$ Included LIMIT  
Leasehold Interest

CDN\$ Included LIMIT  
Property in Transit

CDN\$ Included LIMIT  
Damage to Vehicles Belonging to Others

CDN\$ 100,000 LIMIT  
Radioactive Contamination

CDN\$ 100,000 PER OCCURRENCE  
Pollution Clean Up and Removal/Hazardous  
Substances

CDN\$ 250,000 ANNUAL AGGREGATE  
Pollution Clean Up and Removal/Hazardous  
Substances

CDN\$ 200,000 LIMIT  
Service Interruption –12 hour waiting period

CDN\$ Included LIMIT  
Professional Fees

CDN\$ 100,000 LIMIT  
Special Property

CDN\$ 50,000 LIMIT  
Lawns, Trees and Shrubs

CDN\$ Included LIMIT  
Building By-Laws

CDN5% of POED LIMIT  
Newly Acquired Locations (no reporting)

CDN10% of POED LIMIT  
Newly Acquired Locations (90 day reporting)

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**Deductibles:****All Perils except as stated below:**

CDN\$ 1,000 PER OCCURRENCE

**Earthquake**

CDN\$ PER OCCURRENCE

British Columbia &amp; Quebec –

% of Damaged Property Values

Subject to Minimum Deductible of \$ ;

All Other Provinces and Territories –

3% of Damaged Property Values

Subject to Minimum Deductible of \$100,000

**Flood**

CDN\$ 25,000 PER OCCURRENCE

**Sewer Back-Up**CDN\$ 2,500 PER OCCURRENCE

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**Additional Details:**

- Sewer Back-Up Endorsement
- Cancellation Clause 90 days
- Waiver of Subrogation Agreement (prior to loss)
- Permission for excess insurance
- Civil Authority 4 weeks
- Vacancy 90 day reporting
- Gradual Deterioration normal wear & tear IBC Wording
- IBC Pollution Wording
- Blanket Mortgagee and Additional Named Insured Endorsement

**Special Exclusions:**

- Terrorism Exclusion
  - Data Exclusion
  - Mould, Fungi Exclusion
  - Fine Arts Exclusion
  - Nuclear Exclusion, except as provided in the Radioactive Contamination Coverage
  - Pollution Clean-up Exclusion except as provided by Pollution Clean-up and Removal Extension
  - War Exclusion
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### Part 3: Machinery Breakdown Insurance

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**Subject of Insurance Coverage:** Sudden and accidental breakdown of all Boilers, Pressure Vessels, Electrical and Mechanical Equipment subject to policy terms, conditions and exclusions.

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<b>Limits of Liability (including Extensions):</b>	CDN\$	Not Insured	<b>PER ACCIDENT</b>
			Combined Property Damage / Business Interruption / Extra Expense
	CDN\$	Included	LIMIT
			Extra Expense (24-hour waiting period)
	CDN\$	250,000	LIMIT
			Expediting Expenses
	CDN\$	1,000,000	LIMIT
			Automatic Coverage
	CDN\$	250,000	LIMIT
			Water Damage
	CDN\$	250,000	LIMIT
			Contamination
	CDN\$	250,000	LIMIT
			Hazardous Substances (including mould)
	CDN\$	Included	LIMIT
			Service Interruption (within 1,000 metres)
	CDN\$	250,000	LIMIT
			Professional Fees
	CDN\$	1,000,000	LIMIT
			By-Law, Demolition and Increased Cost of Construction
	CDN\$	200,000	LIMIT
			Spoilage
	CDN\$	250,000	LIMIT
			Errors and Omissions
	CDN\$	50,000	LIMIT
			Data Restoration
	CDN\$	Included	LIMIT
			Anchor Location
	CDN\$	100,000	LIMIT
			Brands and Labels
	CDN\$	50,000	LIMIT
			Green Coverage
	CDN\$	10,000	LIMIT
			Off Premise Transportable Objects
	CDN\$	5,000	LIMIT
			Public Relations
	CDN\$	25,000	LIMIT
			Contingent Business Interruption

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**Deductibles:****Physical Damage**

CDN \$ PER ACCIDENT

**Spoilage**

CDN\$ 10% of loss Subject to minimum of \$5,000

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**Additional Details:****Property Damage Coverage:**

- Sudden and Accidental Breakdown of all Boilers, Pressure Vessels, Electrical and Mechanical Equipment and Apparatus

**Valuation:**

- Repair or Replacement Cost

**Loss of Profits:**

- 12 month indemnity period
- Waiting Period: 24 Hours

**Coverage Extensions:**

- Cancellation Notice 30 days (15 days for non-payment)
- Denial of Access – 30 Days
- Liberalization Clause

**Special Exclusions:**

- Data Exclusion
  - Terrorism Exclusion
  - Insured's own employees excluded from Professional Fees coverage
  - Waiver of Average Provision
  - Fine Arts Exclusion
  - Spares Mitigation Clause
  - Forced Air Heat Exchangers – ACV on heat exchangers 5 years of age or older
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## Part 4 & 5: Commercial General Liability and Non-Owned Automobile

<b>Limits of Liability</b> (including Extensions and Aggregates):	CDN\$5,000,000	Bodily Injury and Property Damage Per Occurrence
	CDN\$5,000,000	Products and Completed Operations Annual Aggregate
	CDN\$5,000,000	Personal Injury incl. Advertising Injury Per Occurrence
	CDN\$ 50,000	Media Expense Endorsement Annual Aggregate
	CDN\$ 10,000	Medical Payments – Per Person
<b>Notwithstanding individual aggregate limits shown above, all of the foregoing are subject to a combined General Aggregate Limit of \$10,000,000</b>		
	CDN\$5,000,000	Tenant’s Legal Liability – “Broad Form” Per Occurrence
	CDN\$5,000,000	Employee Benefits (Errors & Omissions)* Each Claim
	CDN\$5,000,000	Employee Benefits (Errors & Omissions) Annual Aggregate
	CDN\$5,000,000	Employers’ Bodily Injury Liability Coverage Extension
	CDN\$5,000,000	Non-Owned Automobile Liability Per Occurrence
	CDN\$ 50,000	Legal Liability – Damage to Hired Automobiles SEF # 94 – Per Occurrence
	CDN\$ Included	Reduction of Coverage for Lessees or Drivers of Leased Vehicles O.E.F # 98B
	CDN\$ 50,000	Copyright Infringement (including defense cost Per Occurrence and Annual Aggregate
<b>Deductibles:</b>	<b>Employee Benefits (Errors &amp; Omissions)</b>	
	CDN\$ 1,000	PER OCCURRENCE
	<b>Tenant’s Legal Liability</b>	
	CDN\$ 1,000	PER OCCURRENCE
	<b>Legal Liability – Damage to Hired Automobiles</b>	
	CDN\$ 1,000	PER OCCURRENCE

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**Additional Details**

- Compensatory Damages Only
- Cross Liability / Severability of Interest clauses
- Cancellation Clause 90 Days (15 Days Non-Payment )
- Territory – Worldwide, Suits in Canada or US
- Voluntary Compensation
- Non-Owned Automobile, including Contractual (SEF#96) – All Written Contracts and, SEF #99 - excluding Long Term Leased Vehicles
- Occurrence Property Damage
- Broad Additional Insureds – including Employees and Volunteers
- Certificate Holders as Additional Insureds
- Host Liquor Liability

**Special Exclusions**

- Asbestos Exclusion
  - Fungi and Spores Exclusion
  - Terrorism Exclusion
  - Nuclear Energy Exclusion
  - Pollution Exclusion
  - War Exclusion
  - Abuse Exclusion
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\* The Employee Benefits Policy section is a “Claims-Made” Policy which requires that all claims or incidents which arise that may result in a claim, against the Insured during the policy period must be reported immediately. Failure to comply with the claims reporting provision of the policy could result in the Insurer denying coverage for a claim under the policy.

## Part 6: Abuse Coverage

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**Limits of Liability** (including Extensions and Aggregates):

### Coverage A & B – Bodily Injury & Civil Defense Cost

CDN\$ Not Insured Each Occurrence

CDN\$ Not Insured Annual Aggregate

**Limits Under Coverage C&D below are included in the Aggregate of Coverage A&B**

### Coverage C – Criminal Defense Cost

CDN\$ 50,000 Each Criminal Proceeding

CDN\$ 100,000 Annual Aggregate

### Coverage D – Medical, Rehabilitation & Counselling Costs

CDN\$ 50,000 Each Claimant/Third Party Victim

CDN\$ 100,000 Annual Aggregate

### Coverage E – Crisis Management Expense Costs

CDN\$ 25,000 Per Occurrence

CDN\$ 25,000 Annual Aggregate

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**Deductibles:**

**CDN\$ Nil Each Loss**

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**Additional Details:**

- Coverage on an Occurrence Form
- Cancellation 90 days (15 days for non-payment)

### Special Exclusions

- Bodily Injury other than Abuse
  - Asbestos Exclusion
  - Fungi and Fungal Derivatives Exclusion
  - Terrorism Exclusion
  - Nuclear Energy Exclusion
  - Pollution Exclusion
  - War Exclusion
-

## Part 7: Blanket Crime

<b>Limits of Liability</b> (including Extensions and Aggregates):	CDN\$	100,000	ANY ONE LOSS Employee Dishonesty – Form A – Commercial Blanket Bond
	CDN\$	10,000	ANY ONE LOSS Loss of Money & Securities Inside the premises
	CDN\$	10,000	ANY ONE LOSS Loss of Money & Securities Outside the Premises
	CDN\$	50,000	ANY ONE LOSS Money Orders and Counterfeit Currency Coverage
	CDN\$	50,000	ANY ONE LOSS Depositors Forgery Coverage
	CDN\$	25,000	ANY ONE LOSS Computer Fraud or Funds Transfer Fraud
	CDN\$	25,000	ANY ONE LOSS Credit Card Forgery
	CDN\$	25,000	ANY ONE LOSS Audit Expense – Applicable to all Insuring Agreements
	CDN\$	10,000	ANY ONE LOSS Incoming Cheque Forgery
	CDN\$	10,000	ANY ONE LOSS Social Engineering Fraud

<b>Deductibles:</b>	<b>Each Insuring Agreement</b>		
	CDN\$	Nil	<b>EACH AND EVERY LOSS</b>
	CDN\$	1,000	<b>EACH AND EVERY LOSS Social Engineering Fraud</b>

<b>Additional Details</b>	<ul style="list-style-type: none"> <li>▪ One Year Discovery Provision – All Insuring Agreements</li> <li>▪ Broad Definition of Employees</li> <li>▪ Loss by Unidentifiable Employee(s)</li> <li>▪ Cancellation – 90 Days (15 Days Non-Payment)</li> <li>▪ Worldwide Territory</li> </ul>
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## Part 8: Commercial Umbrella Liability

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**Limits of Liability** (including Extensions and Aggregates): **CDN\$** Not Insured **PER OCCURRENCE**

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**Deductibles:** **CDN\$** **NIL** **SELF INSURED RETENTION**

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**Additional Details:**

- Follow Form Underlying CGL
- Cancellation Notice – 90 Days (15 Days Non-Payment )
- Worldwide Territory
- Defence cost over & above Limits of Liability
- Automobile Liability Limitation Endorsement
- Employers Liability Follow Form
- Standard Excess Automobile SEF#7

**Special Exclusions**

- Care, Custody and Control Exclusion
  - Directors & Officers Liability Exclusion
  - Professional Liability Exclusion
  - Publishing and Advertising Exclusion
  - Abuse Exclusion
  - Terrorism Exclusion
  - Fungi and Fungal Derivatives Exclusion
  - Asbestos Exclusion
  - Pollution Exclusion
  - Nuclear Energy Exclusion
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**All Other Terms and Conditions  
As Per Master Policy No. MCL-CMA1899**

<b>Insurer(s)</b>	<b>Interest</b>	<b>Premium</b>
<b>Property Of Every Description, And Business Income Part 1&amp;2</b>		
Ecclesiastical Insurance Office plc	100%	\$37
<b>Machinery Breakdown Insurance Part 3</b>		
Ecclesiastical Insurance Office plc	100%	\$Not Insured
<b>Commercial General Liability Incl. Non-Owned Automobile Part 4 &amp;5</b>		
Ecclesiastical Insurance Office plc	100%	\$1,033
<b>Abuse Coverage Part 6</b>		
Ecclesiastical Insurance Office plc	100%	\$Not Insured
<b>Blanket Crime Part 7</b>		
Ecclesiastical Insurance Office plc	100%	\$250
<b>Commercial Umbrella Liability Part 8</b>		
Ecclesiastical Insurance Office plc	100%	\$Not Insured
<b>TOTAL PREMIUM</b>		<b>\$1,320</b>

**Marsh Canada Limited**

**Date Issued**

June 5, 2019

Signed by  
Ecclesiastical Insurance Office plc



IN WITNESS WHEREOF, the Insurer, through their representative duly authorized by them for this purpose, have executed and signed this Cover Note.

**Important:**

All rights and liabilities of the parties are governed by all terms and conditions, limitations and exclusions in Master Policy No. MCL-CMA1899 and or as it may be amended.

In the event of loss or damage or any change in the risk, immediate notice must be given to each insurer or to Marsh Canada Limited, Canada – 120 Bremner Boulevard, Suite 800, Toronto, Ontario 1-855-627-7454 or email to [toronto.claims@marshcanadaclaims.com](mailto:toronto.claims@marshcanadaclaims.com).