



# HALPENNY INSURANCE BROKERS LTD.

Halpenny Insurance is proud to offer a tailor-made insurance package for all **Families Canada Members** through Intact Insurance, Canada's largest and best insurance company.  
Our program offers superior coverages, lower premiums and an easy renewal process!

Here are just a few of the many coverages that **Families Canada Members** will receive:

- Commercial General Liability - **\$5,000,000** limit
- Directors' & Officers' Liability - **\$5,000,000** limit
- Errors & Omissions Liability- **\$5,000,000** limit
- Abuse Liability - **\$1,000,00** limit

## **Blanket Limits & Extensions of Insurance**

Office Contents **\$50,000**  
Personal Property of Officers/Employees/Administrators/Volunteers – **\$1,000,000**  
Newly Acquired Building - **\$2,000,000**  
Newly Acquired Contents -**\$500,000**  
Property in transit - **\$50,000**  
Valuable Papers - **\$1,000,000**  
Accounts Receivable - **\$1,000,000**  
Computer Systems - **\$100,000**

## **Commercial General Liability - \$5,000,000**

General Gross Aggregate **\$5,000,000**  
Premises, Property & Operations  
Products & Completed Operations  
Personal Injury  
Employees & Volunteers as Additional Named Insured  
Occurrence Property Damage  
Medical Payments - **\$50,000 per occurrence**  
Non-Owned Automobile including OEF #94 - **\$100,000**

## **Directors' & Officers' Liability \$5,000,000**

Claims Made Form  
Coverage includes the Board of Directors and the Organization, Employees and Volunteers  
Retired Directors & Officers coverage  
Fiduciary Liability  
Third Party Employment Practices Liability  
Defence Costs provided in addition to the limit of liability  
Worldwide Territory  
No Retroactive Date  
No Prior Acts Exclusions

## **Errors & Omissions Liability \$5,000,000**

Claims Made Form  
Retroactive Date – Effective Date of Certificate  
Provides coverage for judgements, settlements and defence costs  
30 days to elect discovery period

## **Abuse Liability \$1,000,000**

Indemnity Form- **Occurrence Form**  
No Prior Acts Exclusions  
No Retroactive Date

## **Call for a quote today!**

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