



**VOLUNTEER
BÉNÉVOLES**
C A N A D A



Office Package Insurance Program



Insurance coverage for not-for-profit organizations that is:

- Affordable
- Comprehensive
- Expandable

The importance of having insurance coverage for volunteers cannot be overstated. Volunteers are the lifeblood of not-for-profit organizations. By protecting volunteers, not-for-profit organizations protect their most valuable assets, as well as their organization's reputation and long-term viability.

Your organization must have Directors' and Officers' Liability insurance in place in order to be eligible for Office Package Insurance.

The anniversary date is March 31st of each year. Organizations can join at any time during the policy year. Each participant is issued a certificate of insurance outlining the coverage and limits.

Does your not-for-profit organization need Office Package Insurance?

If your not-for-profit organization could be seriously affected by a third-party lawsuit or the loss of office equipment, then it needs insurance coverage. With the proper insurance, your Board of Directors can be secure knowing that your organization's objectives will stay on track. At just \$625 a year, Aon makes protection affordable.

What does Aon's Office Package Insurance cover?

Office Contents provides all risk coverage for the property owned by your organization against such things as fire and theft for up to \$50,000. Commercial General Liability provides coverage if your organization is sued for bodily injury or property damage by a third party for up to \$2,000,000 and volunteers are also covered by this policy. For just \$625, your organization can do more with less.

Are we eligible?

This insurance applies to all types of not-for-profit organizations including clubs, associations, societies, leagues, committees and charities (with few exceptions) that are members of Volunteer Canada and who currently has Directors' and Officers' Liability insurance in place. To confirm your group's eligibility, please call toll free at 1.800.267.9364 or complete the application.

Coverage Highlights

Basic policy premium \$625

The cost of \$625 is applicable to non-profit organizations who meet revenue requirements.

1

Property Insurance

Up to \$50,000 Blanket Coverage on Contents of Every Description (including computer and related material)

Featuring:

- "All Risks" Form
- No Co-Insurance Clause
- Replacement cost on Equipment
- Tenants Improvements

Included at No Extra Cost:

- \$50,000 Valuable Papers and Records
- \$50,000 Accounts Receivable
- \$250,000 Contents at Newly Acquired Locations / 30 days
- \$20,000 Master Key coverage
- \$25,000 Professional Fees
- \$15,000 Personal Property of Officers and Employees

2

Crime Insurance

\$25,000 per Employee

Including:

- Broad Form Money and Securities
- \$10,000 Inside Premises
- \$10,000 Outside Premises
- \$5,000 Messenger or Custodian Home
- \$5,000 Aggregate Money Order and Counterfeit Paper
- \$5,000 Aggregate Depositors Forger

3

Commercial General Liability

(Third Party Public Liability) Inclusive Limit for Bodily Injury and Property Damage: \$2,000,000 per occurrence

Including:

- \$2,000,000 Bodily Injury / Property Damage per occurrence
- \$5,000,000 Aggregate
- \$500,000 Tenant's Legal Liability \$1,000 deductible
- \$2,000,000 Personal Injury and Advertising Liability
- \$10,000 Medical Payments
- \$2,000,000 Non-Owned Automobile

* Residents of Ontario, Quebec and Newfoundland, please add the following provincial tax: 8% Ontario Retail Sales Tax, 9% Quebec Sales Tax, 15% Newfoundland and Labrador Sales Tax.

This highlight sheet is a summary of the coverages contained in the formal master policy.

How to Apply

Call Aon toll free at **1.877.766.3104**

For further membership information, please contact:



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