

**AVIVA INSURANCE COMPANY OF CANADA**  
**MCCA MASTER POLICY # CMP C3584111**  
**Summary of Base Coverages – Child Care Centres**

**1. Commercial General Liability** Limit \$3,000,000.

Including:

Blanket Contractual  
Blanket Permission for Field Trips  
Cross Liability Clause  
Employees as Additional Insureds  
Personal Injury  
Volunteers added as Additional Insureds  
60 Day Cancellation Clause

Medical Payments	Limit \$ 10,000.
Tenants' Legal Liability	Limit \$1,000,000.
Non-Owned Automobile	Limit \$3,000,000.
Abuse Limited Liability	Limit \$ 25,000.
Privacy Breach Liability	Limit \$ 250,000.

**2. Contents (Including Tenants Improvements)**

Base Limit of Coverage	\$ 100,000.
Blanket Amount of Insurance	
No Coinsurance	
Replacement Cost Coverage	
\$500 Deductible Unless Otherwise Stated	

**3. Business Income (Actual Loss Sustained)** – No Deductible 12 Months

**4. Accounts Receivable** Limit \$ 50,000.

**5. Valuable Papers & Records** Limit \$ 100,000.

**6. Employee Dishonesty – Form A** – No Deductible Limit \$ 10,000.

**7. Broad Form Money & Securities** – No Deductible Limit \$ 5,000.

**8. Extra Expense** Limit \$ 100,000.

**9. Signs** Limit \$ 5,000.

**10. Master Key Coverage** Limit \$ 10,000.

**11. Blanket Glass Coverage** - \$250 Deductible Replacement Cost

**12. Sewer Back-Up** - \$1,000 Deductible Included

**NOTE: INCREASED CONTENTS, LIABILITY AND ABUSE LIMITS AVAILABLE UPON REQUEST**

All terms and conditions are subject to the Manitoba Child Care Association master policy wording

Revised September 1, 2015