

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

1. <u>Commercial General Liability</u>	Limit \$5,000,000.
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 \$5,000,000.
Abuse Liability	Limit \$ 100,000.
Privacy Breach Liability	Limit \$ 250,000.
2. <u>Contents (Including Tenants Improvements)</u>	
Base Limit of Coverage	\$ 100,000.
Blanket Amount of Insurance	
No Coinsurance	
Replacement Cost Coverage	
\$500 Deductible Unless Otherwise Stated	
3. <u>Business Income (Actual Loss Sustained)</u> – No Deductible	12 Months
4. <u>Accounts Receivable</u>	Limit \$ 50,000.
5. <u>Valuable Papers & Records</u>	Limit \$ 100,000.
6. <u>Employee Dishonesty – Form A</u> – No Deductible	Limit \$ 10,000.
7. <u>Broad Form Money & Securities</u> – No Deductible	Limit \$ 5,000.
8. <u>Extra Expense</u>	Limit \$ 100,000.
9. <u>Signs</u>	Limit \$ 5,000.
10. <u>Master Key Coverage</u>	Limit \$ 10,000.
11. <u>Blanket Glass Coverage</u> - \$250 Deductible	Replacement Cost
12. <u>Sewer Back-Up</u> - \$1,000 Deductible	Included

NOTE: INCREASED CONTENTS AND ABUSE LIMITS AVAILABLE UPON REQUEST
All terms and conditions are subject to the Manitoba Child Care Association master policy wording

Revised October 1, 2019