

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

<b>1. <u>Commercial General Liability</u></b>	<b>Limit \$5,000,000.</b>
<b>Including:</b>	
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	<b>Limit \$ 10,000.</b>
Tenants' Legal Liability	<b>Limit \$1,000,000.</b>
Non-Owned Automobile	<b>Limit \$5,000,000.</b>
Abuse Liability	<b>Limit \$ 100,000.</b>
<b>2. <u>Contents (Including Tenants Improvements)</u></b>	
Base Limit of Coverage	<b>\$ 100,000.</b>
Blanket Amount of Insurance	
No Coinsurance	
Replacement Cost Coverage	
\$500 Deductible Unless Otherwise Stated	
<b>3. <u>Business Income (Actual Loss Sustained)</u> – No Deductible</b>	<b>12 Months</b>
<b>4. <u>Accounts Receivable</u></b>	<b>Limit \$ 50,000.</b>
<b>5. <u>Valuable Papers &amp; Records</u></b>	<b>Limit \$ 100,000.</b>
<b>6. <u>Employee Dishonesty – Form A</u> – No Deductible</b>	<b>Limit \$ 10,000.</b>
<b>7. <u>Broad Form Money &amp; Securities</u> – No Deductible</b>	<b>Limit \$ 5,000.</b>
<b>8. <u>Extra Expense</u></b>	<b>Limit \$ 100,000.</b>
<b>9. <u>Signs</u></b>	<b>Limit \$ 5,000.</b>
<b>10. <u>Master Key Coverage</u></b>	<b>Limit \$ 10,000.</b>
<b>11. <u>Blanket Glass Coverage</u> - \$250 Deductible</b>	<b>Replacement Cost</b>
<b>12. <u>Sewer Back-Up</u> - \$1,000 Deductible</b>	<b>Included</b>
<b>13. <u>Cyber Suite Coverage</u></b>	
Data Compromise Response Expense	<b>Limit \$ 50,000.</b>
Data Compromise Liability	<b>Limit \$ 50,000.</b>

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

Revised October 1, 2020