

# VOLUNTEER CANADA LIABILITY INSURANCE PROGRAM

## Directors' and Officers' Liability (D&O)

This insurance provides coverage for a non-profit, charitable organization or volunteer centre and their trustees, directors and officers who may be exposed to liability through the actions of a person acting in their capacity as a member or representative of the organization.

D&O Insurance responds when any misleading statement, neglect or breach of duty, employment practice violation or wrongful act such as discrimination or harassment, is alleged against any person acting in their capacity as a member or representative of the organization, including volunteers or employees.

D&O Insurance also provides coverage for claims resulting from board/managerial decisions that have adverse financial consequences. These can include claims for damages related to:

- Financial mismanagement;
- Violation of duty owed to the non-profit;
- Violation of provincial or federal laws;
- and others.

### Coverage limits range from \$500,000 to \$5,000,000.

The following additional coverage is automatically included in the Under Our Wing D&O policy and is available exclusively to Volunteer Canada members:

#### Legal Expense Insurance



Provides up to \$150,000 of coverage for legal expenses associated with defence against an unforeseen legal event or to pursue legal action against another party.



#### Access to the Legal Helpline Lawyers

The lawyers provide general legal information and assistance for any legal question.

#### Access to an Online Library of Legal Documents

Documents are based on Canadian laws and legal best practices, all of which have been drafted by lawyers, and are in the form of guided, customizable templates. Examples of templates include wills and power of attorney documents, employment contracts, service agreements, and more. They can be downloaded and saved securely for future reference or reuse.



#### Access to Lawyers to Review a Simple Legal Document



Lawyers will provide you with an annotated copy of the document with their notes. This will assist you in understanding the general impacts that the document may have for you.

#### Cyber Liability and Privacy Coverage



Designed to help non-profit, charitable organizations, or volunteer centres manage the risk of holding increasingly large quantities of personally identifiable data of employees, volunteers, and others, and to mitigate the reputational damage resulting from a data security breach.

It includes up to \$100,000 for costs associated with a cyber event or privacy breach, including:

- Damages legally awarded to third parties affected by a breach; and
- Regulatory defence costs and penalties.

#### Commercial General Liability Insurance

Commercial General Liability (CGL) protects your organization against claims arising from injury or property damage that you, or your organization, including your volunteers, may cause to another person as a result of your operations and/or premises.



## HOW TO APPLY

Please visit [www.underourwing.bmsgroup.com](http://www.underourwing.bmsgroup.com) or contact BMS to purchase coverage.

### BMS Canada Risk Services Ltd. (BMS)

1-844-294-2715

[underourwing@bmsgroup.com](mailto:underourwing@bmsgroup.com)

[www.underourwing.bmsgroup.com](http://www.underourwing.bmsgroup.com)

#### More Information

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations, are described in the policy wording, a copy of which can be obtained from BMS.

**bms.**

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For example, another person may slip and fall on a wet floor on your premises, or you may accidentally cause property damage during an event or activity.

The CGL policy through the Under Our Wing Insurance Program provides coverage for a wide range of events and activities. Please note, some categories of events are excluded. Please contact BMS or review the Commercial General Liability application for more details.

## Commercial General Liability Coverage Highlights:

Limits Available	\$2,000,000 or \$5,000,000
Policy Form	Occurrence based
Products and Completed Operations	To Policy Limit
Personal and Advertising Injury	To Policy Limit
Tenant's Legal Liability	\$500,000
Non-owned Automobile	\$2,000,000
Damage to Hired Automobiles	\$40,000
Contingent Employer's Liability	\$1,000,000
Medical Expenses	\$2,500 any one person / \$25,000 any one accident
Employee Benefits Liability	\$1,000,000

## Office Package

This package is designed for organizations with valuable contents or property to insure. It includes Commercial General Liability (CGL), Property/Contents, Business Income, and Crime Protection to ensure comprehensive coverage for your organization.



**Property** includes items usual to an office, including equipment, desks, chairs, filing cabinets and computers, as well as any stock and improvements and betterments for which you are responsible.



**Crime coverage** protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the organization.



**Business Income** insures against loss of income resulting from direct physical loss or direct physical damage to the premises by an insured peril (e.g. fire).

## Optional Business Coverage:

### Cyber Security & Privacy Liability

Participants have the option to purchase a \$1M Cyber Security and Privacy Liability policy to better manage the risk of holding increasingly large quantities of personally identifiable data of clients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.



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