

# OFFICE PACKAGE

Do you have staff or volunteers working on behalf of your organization?  
Does your organization own office equipment or rent office space?

Volunteer Canada members have access to comprehensive Office Package coverage designed to meet the specific needs of non-profit or charitable organizations.

## Office Package Highlights – Premium \$550

Property Insurance	
Contents	\$50,000 (Increased limits available)
Deductibles	Contents: \$1000 Sewer backup/Water damage: \$2,500
Crime	
Employee Dishonesty	\$25,000
Loss Inside Premises	\$10,000
Loss Outside Premises	\$10,000
Money Order and Paper Currency	\$5,000
Depositors Forgery	\$5,000
Credit Card Forgery	\$5,000

**Please note:**

All costs quoted are subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 7%, NL 15% and SK 6%.

Commercial General Liability	
Bodily Injury / Property Damage	\$2,000,000
Products & Completed Operations	\$2,000,000
Personal Injury & Advertising Liability	\$2,000,000
Cross Liability Clause	Included
Employers' Liability	Included
Tenants Legal Liability	\$500,000
Non-owned Automobile	Included
Damage to Hired Automobiles	Included
Medical Expenses – Limit per Person	\$2,500
Employee Benefits Liability	\$1,000,000
Deductibles	Commercial General Liability: \$1,000

## Understanding Office Package Insurance

Volunteer Canada's Office Package is designed for organizations with valuable contents or property to insure. The package includes Commercial General Liability (CGL), Property/Contents, Business Interruption, and Crime Protection to ensure comprehensive coverage for your organization.

The Office Package policy provides coverage if your organization is sued for bodily injuries to a third party that occur as a result of your operations and/or premises. It also provides coverage to protect against damage to property, including professional equipment, and loss of revenues caused by an interruption of business activities arising from an insured loss (such as fire). You are also protected against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the business/office.

## Events

Does your organization host events?

Your Commercial General Liability through the Under Our Wing Insurance Program now provides coverage for a wide range of activities.

Please note, some categories of events are excluded. Please contact BMS or review the Office Package application for more detail.

## How to report a claim

Claims, actual or potential, must be reported within 30 days of you being made aware of a possible claim. No written or oral statement should ever be made, except upon the advice of the Insurer. A member should never offer compensation nor admit liability, as this could interfere legally with the Insurer's handling of the claim. To report a claims please contact BMS Group at 1-844-294-2715. For additional information on claims reporting or to learn more about the program's superior legal defense services, please visit [www.underourwing.bmsgroup.com](http://www.underourwing.bmsgroup.com).

## How to Apply

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

This insurance is available to all Volunteer Canada members. Members can purchase insurance coverage at any time; however March 31<sup>st</sup> is the annual policy renewal date.

## BMS Canada Risk Services Ltd (BMS Group)

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Ottawa, ON K1S 5J3

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Fax: 613-701-4234

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

Web: [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 wordings, a copy of which can be obtained from BMS Canada Risk Services Ltd. (BMS Group).

For more information on the coverage please contact us.