

# OFFICE PACKAGE

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

### Property Insurance

Contents	\$50,000 (Increased limits available)
Business Income	\$25,000
Equipment Breakdown	\$25,000
Deductibles	Contents: \$1,000 Earthquake 3% / \$25,000 min. Flood \$10,000 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
Deductible	\$500

### Commercial General Liability

Bodily Injury / Property Damage	\$2,000,000
Personal Injury & Advertising Liability	\$2,000,000
Employers' Liability	Included
Tenants Legal Liability	\$500,000
Non-owned Automobile	\$2,000,000
S.E.F. No 94 - Legal Liability for Damage to Hired Automobiles	\$40,000 any one accident
S.E.F. No 96 - Contractual Liability Endorsement	Included
S.E.F. No. 99 – Excluding Long-Term Leased Vehicles	Included
Medical Expenses	\$2,500 per person \$25,000 per accident
Employee Benefits Liability	\$1,000,000
Exclusions	Communicable Disease, Data Breach, Economic and Trade Sanctions

## Office Package Premium – from \$600

## Office Package

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 provides coverage for a wide range of activities.

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

## How to report a claim

Claims must be reported to the Insurer 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. Please do not offer compensation or admit liability to a third party, as this could interfere legally with the Insurer's handling of the claim.

To report a claim, please email Berkley directly at [claims@berkleycanada.com](mailto:claims@berkleycanada.com)

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

Toll Free: 1-844-294-2715

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).

For more information on the coverage please contact us.

### Please note:

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