

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 and charitable organizations.

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.

Commercial General Liability (CGL) protects your organization against claims arising from injury or property damage that you may cause to another person as a result of your operations and/or premises. For example, a third party may slip and fall on a wet floor on your premises or you may accidentally cause property damage during an event or activity.

Property includes items usual to an office, including equipment, desks, chairs, filing cabinets and computers, as well as any stock and improvements and betterments.

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).

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.

Commercial General Liability	
Bodily Injury / Property Damage	\$2,000,000
Personal Injury & Advertising Liability	\$2,000,000
Employers' Liability	\$2,000,000
Tenants Legal Liability	\$500,000 any one premises
Non-owned Automobile Liability	\$1,000,000 any one accident
Legal Liability for Damage to Hired Automobiles	\$40,000 any one accident
Medical Payments	\$2,500 any one person
Employee Benefits Liability	\$1,000,000
Property	
Contents	\$50,000 (Increased limits available)
Business Income	\$50,000
Equipment Breakdown	Available for additional premium
Crime	
Employee & Volunteer Dishonesty	\$10,000
Money Orders & Counterfeit Paper Currency	\$10,000
Forgery or Alteration	\$10,000

How to report a claim

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Insurer. Please ensure to formally document the incident, including details of those involved.

When reporting, please include:

- Your certificate of insurance
- Other relevant documentation

To report a claim, please contact BMS at 1-844-294-2715 or underourwing@bmsgroup.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

How to Apply

Please visit www.underourwing.bmsgroup.com or contact BMS to purchase coverage.

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

BMS Canada Risk Services Ltd (BMS)

825 Exhibition Way, Suite 209
Ottawa, ON K1S 5J3

Toll Free: 1-844-294-2715

Fax: 613-701-4234

Email: underourwing@bmsgroup.com

Web: 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).