



# COASTAL COMMUNITY INSURANCE SERVICES (2007) LTD.

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## **COMPREHENSIVE GENERAL LIABILITY INSURANCE PROGRAM** *FOR REGISTERED MEMBERS OF A BC CHILD CARE RESOURCE AND REFERRAL PROGRAM*

### **Comprehensive General Liability**

Limits available between \$2,000,000 and \$5,000,000 subject to a bodily injury and property damage deductible of \$1,000; Includes coverage for bodily injury, property damage, personal injury liability, non-owned automobile liability and contractual liability.

### **Tenants Legal Liability**

\$100,000 tenants legal liability coverage provided on a broad form coverage basis. The business that operates out of a rented premise faces a potential liability exposure for the loss to the building and any fixed equipment. This coverage protects that exposure for the portion of the building occupied by the named insured. Higher limits of coverage are available upon request.

### **Warranties**

The following exclusions are attached to and form part of the policy program:

- Abuse & Sexual Molestation Exclusion
- Use of trampolines and/or equipment excluded
- Failure to comply with all requirements of the regional child care resource and referral program voids policy coverage
- Administration by injection is excluded with the exception of physician prescribed, pharmacist dispensed, single dose emergency treatment for anaphylactic reaction.

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### ***\*Optional Property Coverage\****

For a very minimal premium (as low as \$15) you can add property coverage to your policy to create full business insurance protection. Coverage limits start at \$25,000 with deductible options of \$500 or \$1,000.

The addition of property includes earthquake, flood and sewer back-up coverage as well as the Deluxe Property Extension Endorsement.

### ***Deluxe Property Extension Endorsement***

This valuable package of coverage extensions is provided at no additional charge when the addition of business property has been made to the policy. This extension provides coverage for exposures such as Goods in Transit (\$10,000), Extra Expense (\$50,000), Valuable Papers (\$50,000), Exterior Building Glass, 3D Crime coverage (\$5,000) including Employee Dishonesty.

Please contact us to discuss the property extension option in full detail!