

## OFFICE LIABILITY COVERAGE SUMMARY

### LIMITS:

Bodily Injury and Property Damage	\$2,000,000
Aggregate Limit	None
Annual Aggregate Products / Completed Operations	\$2,000,000
Personal Injury	\$2,000,000
Advertising Injury	\$1,000,000
Tenant Legal Liability Limit	\$1,000,000
Employee Benefits Each Claim / Aggregate	\$1,000,000
Employers Liability	\$1,000,000
Non-owned Automobile Liability	Not Covered
Legal Liability for Damage to Hired Automobile	Not Covered
Medical Payments - Per Person	\$2,500

### DEDUCTIBLES:

All Losses	\$1,000
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### POLICY FORM INCLUDES:

- Products / Completed Operation
- Owner's / Contractors Protective
- Blanket Contractual
- Contingent Employers Liability
- Employees as Additional Insureds
- Broad Form Property Damage
- Cross Liability / Severability of Interest
- Personal Injury
- Occurrence Property Damage
- Incidental Medical Malpractice
- Medical Payments
- Attached Machinery

### ENDORSEMENTS:

- Abuse / Molestation / Harassment Exclusion
- Participant Liability Exclusion
- Alcohol Liability Exclusion
- Total Asbestos Exclusion
- Data Exclusion
- Terrorism Exclusion
- Limited Fungi and Fungal Derivatives Coverage
- Territory Canada
- Designated Events Limitations
- Designated Premises or Project Exclusion
- Fireworks Exclusion
- Volunteers as Additional Insured



**OFFICE PACKAGE COVERAGE**

(Each coverage is subject to a \$1,000 Deductible all losses:)

<b>OPTION B</b>	
Contents of Every Description*	\$25,000
Computer (Hardware / Software)	\$25,000
Business Interruption	\$10,000
Money & Securities – Loss Inside	\$2,500
Money & Securities – Loss Outside	\$2,500
Miscellaneous Property Floater	\$5,000

\* Includes contents the Club owns, is legally liable for, and tenant upgrades

<b>FREE PROPERTY EXTENSION ENDORSEMENT</b>	
<b>Coverage</b>	<b>Limit(s)</b>
Consequential Loss Assumption Clause	Included
Inflation Protection	Included
Exterior Signs including street clocks, communication towers, antennae, satellite receivers	\$5,000
Peak Season Increase	\$75,000
Fire Department Service Charges	\$10,000
Fire Equipment Recharge	\$5,000
Glass	Included
Valuable Papers and Records	\$10,000
Accounts Receivable	\$10,000
Fine Arts	\$5,000
Extra Expense	\$10,000
Professional Fees	\$5,000
Other Transit	\$5,000

**NOTE**

THIS COVERAGE IS APPLICABLE TO **OFFICE LOCATION ONLY**.

Venues, such as domes, gyms, fitness studios, weight rooms  
that are owned or leased by the Club, League or District **ARE NOT COVERED**.

COVERAGE UNDER THE LIABILITY POLICY EXTENDS TO **FUNDRAISING ACTIVITIES**  
with the exception of events involving the sale or distribution of alcohol, and / or the use of fireworks.

To obtain separate / additional coverage for other facilities or for excluded fundraising activities,  
email [kaley.lochhead@hubinternational.com](mailto:kaley.lochhead@hubinternational.com)

**COVERAGE:**

"All Risks" including Sewer Back-Up

- Replacement Cost Endorsement
- 90% Coinsurance
- Description of Property to include property of the insured or others for which they are responsible
- Subject to Property Extension Endorsement

**DEDUCTIBLE:** \$1,000 All losses

**CANCELLATION:** 60 Days except Non-Payment of Premium – Standard Conditions