

# HEALTH, SENIORS AND COMMUNITY SERVICES INSURANCE PROGRAM

## PREMIUM SUMMARY

**Client Number:** 170813  
**Declaration Number:** HSCS00024

<b>Broker</b>	Marsh Canada Limited 550 Burrard Street, Suite 800 Vancouver, British Columbia V6C 2K1
<b>Insurers</b>	As indicated on each Declarations Page
<b>Legal Entity</b>	Nanaimo & District Hospital Foundation
<b>Named Insured</b>	Nanaimo & District Hospital Foundation, and 606895 B.C. Ltd., and 629814 B.C. Ltd.
<b>Mailing Address</b>	1200 Dufferin Crescent Nanaimo, BC V9S 2B7
<b>Location(s) Insured</b>	As outlined in the Schedule of Locations
<b>Loss Payable</b>	As outlined in the Loss Payee Schedule attached to this policy
<b>Additional Insured(s)</b>	Not Applicable
<b>Policy Period</b>	From: April 1, 2020 To: April 1, 2021 Both dates to 12.01 a.m. Standard Time at the Mailing Address of the Named Insured

<b>Premiums</b>	
Property Insurance	\$2,312.00
Boiler and Machinery Insurance	\$Not Insured
Professional and General Liability Insurance	\$9,464.00
Comprehensive Dishonesty, Disappearance and Destruction Insurance	
Sexual Wrongdoing Liability Insurance	\$Not Insured
Group Accident Insurance	\$Not Insured
Applicable Taxes	\$Not Applicable
<b>Total Premium including Taxes</b>	<b>\$11,776.00</b>



## PART I - PROFESSIONAL AND GENERAL LIABILITY INSURANCE

### DECLARATIONS PAGE

<b>Broker</b>	Marsh Canada Limited 550 Burrard Street, Suite 800 Vancouver, British Columbia V6C 2K1					
<b>Insurer</b>	Aviva Insurance Company of Canada, Toronto, Ontario					
<b>Insurer Participation</b>	100%					
<b>Master Policy Number</b>	HCI 2008					
<b>Declaration Number</b>	HSCS00024					
<p>This Declaration certifies that the Insured named herein is insured under Master Policy HCI 2008 issued to Health, Seniors and Community Services entities</p> <p>The Insurer, in consideration of the payment of the Premium, in reliance upon the statements in the Declarations and subject to the Conditions, Special Provisions, and Limitations, does hereby agree with the Named Insured herein as follows:</p>						
<b>Legal Entity</b>	Nanaimo & District Hospital Foundation					
<b>Named Insured</b>	Nanaimo & District Hospital Foundation, and 606895 B.C. Ltd., and 629814 B.C. Ltd.					
<b>Additional Insured(s)</b>	Not Applicable					
<b>Mailing Address</b>	1200 Dufferin Crescent Nanaimo, BC V9S 2B7					
<b>Policy Period</b>	From: April 1, 2020 To: April 1, 2021 Both dates to 12.01 a.m. Standard Time at the Mailing Address of the Named Insured					
<b>Professional and General Liability Premium</b>	\$ 9,464.00					
<b>Retroactive Date: (N/A means Not Applicable) Applies To:</b>	<b>Retroactive Date (1)</b>	<b>Limit of Liability (1)</b>	<b>Retroactive Date (2)</b>	<b>Limit of Liability (2)</b>	<b>Retroactive Date (3)</b>	<b>Limit of Liability (3)</b>
Coverages C1, C2:	April 1, 2007	\$ 10,000,000	April 1, 2003	\$ 5,000,000	N/A	N/A
Coverage G:	April 1, 2007	\$ 10,000,000	April 1, 2003	\$ 5,000,000	N/A	N/A
Coverage H:	April 1, 2003	\$ 50,000	N/A	N/A	N/A	N/A
<b>Extended Reporting Period</b>	Automatic coverage for 90 Days Maximum 24 Months - As per Extended Reporting Period Endorsement					

THIS POLICY CONTAINS A CLAUSE(S) THAT MAY LIMIT THE AMOUNT PAYABLE



# AVIVA

Insurance

Coverage	Limits of Liability	Basis of Coverage	Deductible
Description of Coverage	Subject to Sub-limits stated in the Policy and the Aggregate Limit as stated in the Master Policy	Occurrence or Claims Made	
A1. Bodily Injury	\$ 10,000,000	Occurrence	Not Applicable
A2. Personal Injury	\$ 10,000,000	Occurrence	Not Applicable
A3. Medical Payments	\$ 10,000      Each Person	Occurrence	Not Applicable
	\$ 100,000      Per Occurrence	Occurrence	Not Applicable
B1. Property Damage	\$ 10,000,000	Occurrence	Not Applicable
B2. Tenant's Legal Liability	\$ 10,000,000	Occurrence	Not Applicable
C1. Professional Liability	\$ 10,000,000	Claims-Made	Not Applicable
C2. Transfusion Legal Liability	\$ 10,000,000	Claims-Made	Not Applicable
D. Voluntary Compensation	\$ 10,000,000	Occurrence	Not Applicable
E. Non-Owned Automobile: Section I - SPF 6 Non-Owned Automobile Insurance Section II - SEF 94 Legal Liability for Damage to Non-Owned Automobiles	\$ 10,000,000	Occurrence	Not Applicable
	\$ 50,000	Occurrence	\$1,000
F. Employee Benefits Errors and Omissions	\$ 2,500,000      Per Claim	Claims-Made	\$1,000
	\$ 2,500,000      Annual Aggregate		
G. Administrators Errors and Omissions	\$ 10,000,000      Per Claim	Claims-Made	Not Applicable
H. Legal Expense	\$ 50,000      Per Proceeding	Claims-Made	Not Applicable
	\$ 250,000      Annual Aggregate		

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# AVIVA

## Insurance

<b>Endorsements to Part I</b>	Endorsement no. 1	Coverage Sub-limits - Punitive Damages and Aircraft Endorsement
	Endorsement no. 2	Advertising Injury Liability Endorsement
	Endorsement no. 3	Good Samaritan Endorsement
	Endorsement no. 4	Data Exclusion Endorsement
	Endorsement no. 5	Terrorism Exclusion Endorsement
	Endorsement no. 6	Asbestos Exclusion Endorsement
	Endorsement no. 7	Fungi and Fungal Derivatives Exclusion Endorsement
	Endorsement no. 8	Pollution Exclusion Endorsement
	Endorsement no. 9	Short Rate Cancellation Table
	Endorsement no. 10	General Endorsement - Other Insurance
	Endorsement no. 11	Legal Expense Reimbursement Endorsement
	Endorsement no. 12	Revised Exclusion 1
<b>Endorsements Applicable unless identified as Not Applicable</b>	Endorsement no. 13	Ambulance Operations Endorsement (Not Applicable)
	Endorsement no. 14	Religious Counselling Services Endorsement (Not Applicable)
	Endorsement no. 15	Prior Acts Extension - Professional Liability and Transfusion Legal Liability (Not Applicable)
	Endorsement no. 15	Prior Acts Extension - Administrators' Errors and Omissions Insurance (Not Applicable)
	Endorsement no. 17	Increased Limits of Liability for Administrators' Errors and Omissions Prior Acts Extensions (Not Applicable)
	Endorsement no. 18	Extended Reporting Period Endorsement (Not Applicable)
	Endorsement no. 19	Additional Insured Endorsement (Not Applicable)
	Endorsement no. 20	Sexual Abuse Exclusion (Not Applicable)
	Endorsement no. 21	Liability General Aggregate Endorsement (Not Applicable)
	Endorsement no. 22	General Endorsement - Hairdressing Operations (Not Applicable)
	Endorsement no. 23	Territory Endorsement (Not Applicable)
	Endorsement no. 24	Midwives Endorsement (Not Applicable)
	Endorsement no. 25	Non-Owned Auto Amendment (Not Applicable)
	Endorsement no. 25	Water Quality Operations Endorsement (Not Applicable)
	Endorsement no. 27	O.E.F. 98B Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement (Not Applicable)
	Endorsement no. 28	Transfusion Legal Liability Exclusion Endorsement (Not Applicable)
	Endorsement no. 29	Policy Territory Amendment (Not Applicable)
	Endorsement no. 30	Territory Endorsement (Not Applicable)
	Endorsement no. 31	Administrators Errors and Omissions Amendment (Not Applicable)
	Endorsement no. 32	Insurer Name Change
	Endorsement no. 33	Contagious Disease Exclusion - Effective May 8, 2020
	Additional Endorsement(s) as attached to Individual Certificate of Insurance	



**AVIVA**  
Insurance

<b>Important</b>	<p>All rights and liabilities of the parties are governed by all terms and conditions, limitations and exclusions of the Master Policy and/or as it may be amended.</p> <p>The Insurer must give ninety (90) days written notice by registered mail to the declaration holder prior to the cancellation of this declaration or fifteen days (15) notice of cancellation for non-payment of premium.</p> <p>In the event of loss or damage or any change in risk, immediate notice must be given to the insurer or to Marsh Canada Limited at 800 - 550 Burrard Street, Vancouver, British Columbia V6C 2K1, Canada</p>
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Marsh Canada Limited

A handwritten signature in black ink, appearing to be 'Seymour'.

Signed on Behalf of Aviva  
Insurance Company of  
Canada

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