



NATIONAL NEWCOMERS

CANADA

NATIONAL NEWCOMERS ASSOCIATION OF CANADA

HANDBOOK AND REFERENCE GUIDE

FOR INSURANCE

2025-26

Effective June 30, 2025

Insurance provider

The Co-operators General Insurance Company

Program

The Co-operator's has created a Master and Certificate Policy for the NNAC. The program is managed by an advisor in Ottawa, Ontario. The certificates offer substantial insurance value at program rates for Commercial General Liability and Blanket accident insurance. To inquire about being added to the certificate, please contact the following Co-operators advisor:

Stacey Mandigo | Associate Insurance Advisor

Michelle & Associates Inc. | The Co-operators

480 Somerset St. W., Ottawa, ON K1R 5J8

Phone : 613-236-0781 x.221 | Fax: 613-236-3266

Email: stacey_mandigo@cooperators.ca *Preferred method of communication*

Questions regarding how the program works or general insurance inquiries should be directed to the National Newcomers Association of Canada. They will manage inquiries that aren't urgent in nature to ensure efficient use of resources.

TYPES OF INSURANCE AVAILABLE

Commercial General Liability

NOTE: Any deductibles are the responsibility of the individual club to pay, not the responsibility of National Newcomers Association of Canada.

COVERAGE	DEDUCTIBLE	LIMIT
Commercial General Liability (Each occurrence)	\$500	\$5,000,000
Tenants Legal Liability (Any one premises)	\$500	\$2,000,000
Medical Expense (Any one person)	-	\$25,000
Aggregate Limit Products/Completed Operations		\$5,000,000
Non-owned Automobile Liability	\$500	\$5,000,000

Commercial General Liability

THIRD PARTY BODILY INJURY AND PROPERTY DAMAGE LIABILITY:

To protect against legal liability for damages arising out of your business, property or operations. Coverage provides for compensatory damages because of 'bodily injury' for which you are legally liable and compensatory damages because of 'property damage' caused by an occurrence.

PERSONAL INJURY LIABILITY:

To protect against legal liability for 'personal injury' to another person caused by such as wrongful treatment. Coverage provides for compensatory damages because of: false arrest, willful detention or imprisonment, malicious prosecution, libel, slander, defamatory characterization; and wrongful entry or eviction, invasion of the right of private occupancy.

MEDICAL EXPENSES:

To provide voluntary payment of all reasonable medical expenses incurred on account of bodily injury caused by accident on the premises or arising from your operations.

Example – Bodily Injury/Property Damage

Your club is renting a booth at the local mall as a fundraising activity. An insurance certificate could be provided adding the mall as additionally insured for the event.

Example

A 3rd party trips over some supplies you have at an event. They hurt their back and sue your club because of the negligent act of leaving supplies out where they were in the way. Your liability would defend you and pay out if negligence was proven in a court of law.

Example – Personal Injury

Someone sues your club for slandering their name.

Example – Voluntary Payment for Medical Expenses

Someone has medical expenses from a fall during a fundraiser. Co-operators may offer a settlement to the 3rd party even though your club was not at fault.

Tenant's Legal Liability – Broad Form

To provide protection for you against legal liability for damage or destruction to the section of the premises occupied by you, including the loss of use of the property as a result of the damage. Coverage is on the Broad 'All Risks' basis, unless otherwise endorsed.

WHO IS INSURED:

In addition to the named insured, certain other persons are protected for liability arising out of the risk of the insured including directors, executive officers, co-owners, partners, employees, executors and anyone acting as a real estate manager for the named insured.

AMOUNT OF INSURANCE: The AGGREGATE limit of liability shown is the maximum we will pay for all claims in one year.

COMMON EXCLUSIONS: Pollution Liability, Nuclear Energy Liability, War Risks, Explosives, Pile Driving, Weakening of Support, Bodily Injury or property damage caused intentionally by you, Liability assumed under contract other than 'insured' contracts, any liability covered under a worker's compensation plan, bodily injury to any of your employees, bodily injury or property damage through the use of operation of any automobiles, watercraft, aircraft, air cushion vehicle or premises used for airport or aircraft landing strip, property damage to property owned by, occupied by, rented to, used by or in the care, custody or control of the insured, property damage to your product or your work. Terrorism Exclusion, Data Processing Exclusion, Abuse Exclusion

SUPPLEMENTARY PAYMENTS: For any claim we defend for you we will also pay:

- a) all expenses incurred by us
- b) costs of bonds required to defend
- c) reasonable costs incurred by you and up to \$500 a day for lost wages
- d) costs and interest charged to you after judgement

These payments do not reduce the limit of insurance.

EXAMPLE:

Clubs occupy various premises for meeting and functions and are involved in the serving of food and alcohol. Most landlords or property managers have some form of rental agreement that requires clubs and/or individuals be liable for damages they cause to the premises and/or bodily injury arising from the use of the facilities. They often require clubs to provide what is called a hold harmless and indemnity clause which states that the club is liable to pay the costs of defense of the landlord as a result of damage or injury that result.

Non-Owned Automobile

PURPOSE: To protect you against legal liability arising from the use or operation on your behalf, of any automobile that you DO NOT own.

You could be legally liable along with the owner of the vehicle, if the vehicle owner's policy had lapsed, or the liability limit proved inadequate, your organization could be named in a lawsuit as a result. The non-owned automobile policy would respond to protect your organization.

DEDUCTIBLE: \$500

SPECIAL NOTE:

Legal costs to defend claims actions are also covered.

Example

Your club rents a bus to travel to an event. The main insurance is the responsibility of the bus company. In the event of an accident the non-owned automobile would protect your club if brought into a lawsuit.

Example

One of your members is using their own vehicle to pick up supplies for an event and they are in an accident. The member's personal auto insurance would respond to the claim. If there was not adequate limits of insurance under your member's insurance, or if your club was named in the suit, non-owned automobile coverage would respond.

RATES

DISCLAIMER: Rates are intended for information purposed only, actual rates will be calculated by contacting Stacey Mandigo for a quote.

BASE RATE for Commercial General Liability inclusive of Privacy Breach Coverage

MEMBERSHIP in club #	
Under 50 members	\$125
51-100 members	\$150
101-200 members	\$175
201-300 members	\$200
Over 300 members	\$225

PLUS LIQUOR LIABILITY ENDORSEMENT: **Liquor Liability Endorsement \$0.50/member**

This Endorsement modifies insurance provided under the Commercial General Liability Form. This insurance does not apply to any liability arising out of the selling or supplying of alcoholic beverages:

1. While any license required by law is suspended, or after such license expires, is cancelled or revoked;
2. Knowingly in violation of any statute, ordinance or regulation;
3. During unauthorized hours; and or
4. Knowingly to a minor.

Except as otherwise provided in this Endorsement, all terms, provisions and conditions, of the Policy shall have full force and effect.

RATES DISCLAIMER:

Rates are intended for information purposes only, actual rates will be calculated by contacting Stacey Mandigo for a quote.

PLUS Blanket Accident Insurance Blanket Accident Insurance \$0.25/member

NOTE: Any deductibles are the responsibility of the individual club to pay, not the responsibility of National Newcomers Association of Canada.

COVERAGE	DEDUCTIBLE	LIMIT
Blanket Accident Principal Sum	No deductible	\$100,000 (principal sum)
Weekly Indemnity		\$400
Blanket Medical Reimbursement		\$25,000
Aggregate Limit		\$200,000

PURPOSE:

Coverage is provided for injury to volunteer workers working on your behalf. The injury need not arise from negligence on your part for coverage to apply.

COVERAGE:

This coverage is designed so volunteers do not have to sue or prove negligence. The Insurer agrees to pay each "Insured Person" or "Insured Person's" beneficiary, executor or estate, according to the "Schedule of Benefits", while such "Insured Person" is performing duties as the Insured's Director, volunteer or such other position as indicated on the Declarations for loss caused by bodily injuries arising out of and in the course of such performances of duties.

DEDUCTIBLE:

None

SPECIAL NOTE:

All monies to be paid are specified in the "Schedule of Benefits"

BENEFIT: When someone becomes injured at a club meeting, the coverage responds regardless of who may be at fault in causing the accident. Experience has shown that members and volunteers do not wish to sue the club for injuries, but do want their medical expenses paid for. Blanket Accident insurance responds to pay those initial expenses along with continuing weekly benefits where required.

COVERAGE FOR THE LOSS OF (*):

- Both Hands (the Principal Sum)
- Both Feet (the Principal Sum)
- One Hand and One Foot (the Principal Sum)
- Entire Sight of Both Eyes (the Principal Sum)
- Entire Sight of One Eye and One Hand or Foot (the Principal Sum)
- Speech and Hearing in both Ears (the Principal Sum)
- One Arm or One Leg (95% of the Principal Sum)
- Either Hand or Either Foot (75% of the Principal Sum)
- Entire Sight of One Eye (75% of the Principal Sum)
- Thumb and Index Finger of the same Hand (35% of the Principal Sum)
- Speech or Hearing in Both Ears (35% of the Principal Sum)
- One or more Toes (16% of the Principal Sum)
- One or more Fingers (12% of the Principal Sum)

*The Blanket Accident coverage will cover each insured person according to the "Schedule of Benefits."

Example

Your club holds an open house. While helping with the BBQ a volunteer strains his back. This insurance would pay for any prescriptions, physio etc. because of the injury.

Example

Your club is holding a raffle at the local mall. One of your volunteers trips over supplies, breaking her leg. This insurance would pay for expenses because of the injury.

WEEKLY INDEMNITY/TEMPORARY TOTAL DISABILITY:

If no loss is sustained, and such bodily injuries do, within twenty days from date of accident, totally and continuously disable the "Insured Person" and prevent him/her from performing any and every duty pertaining to his/her occupation or employment, and result in a loss of income, the Insurer will pay Weekly Indemnity for Temporary Total Disability for the period of such continuous disability as specified in the "Schedule of Benefits" but not exceeding fifty-two consecutive weeks, and subject to the Fourteen Day Limitation Condition.

BLANKET MEDICAL REIMBURSEMENT:

If such bodily injury sustained by an "Insured Person" shall independently of all other causes within one year from the date of accident require medical, surgical, hospital, professional nursing, dental, prosthetic, ambulance or funeral service including prescription drugs and/or medicines, the Insurer will pay, in addition to any other indemnity payable, the actual expense incurred, but not exceeding the sum specified in the "Schedule of Benefits" for any one accident and subject to the Limitations and Deductible described herein.

AGGREGATE:

The maximum amount payable under this Form in any one Policy Period shall be limited in the aggregate to the amount specified in the "Schedule of Benefits" as a result of any one accident, casualty or event; and benefits payable to each "Insured Person" or on their behalf, shall be proportioned so that the total benefits payable to all "Insured Persons" or "Insured Person's" beneficiary, executor or estate shall not exceed the aggregate limit.

RATES

DISCLAIMER: Rates are intended for information purposes only, actual rates will be calculated by contacting Stacey Mandigo for a quote.

Blanket Accident Insurance

\$0.25/member

Privacy Breach (Included)

We've added the Privacy Breach Expense Form to your policy.

Experts agree that data breach events are on the rise and can affect businesses of all sizes. We know that privacy breaches pose a threat to your day-to-day operations, the security of your data and reputation of your business. To provide you with protection in today's complex digital landscape, we've added the Privacy Breach Expense Form to your policy.

This new, automatic coverage is considered an essential part of your Insurance protection.

We've designed this coverage to protect you if:

- Lost personal and protected information affects your business and/or your customers, resulting in unexpected expenses and/or costs of complying to privacy laws (\$25,000 privacy breach expense limit)
- Interrupted business operations are caused by a privacy breach event which results in lost income and/or increased costs (\$25,000 business interruption limit).

Whether responding to a cyber event or preventing one, look no further. Along with the protection that comes with your Privacy Breach Expense coverage, you have access to a host of breach response and prevention services.

A Breach Response team can keep your business up and running with counselling in crisis management, client notifications, media relations and legal support.

DIRECTORS & OFFICERS INSURANCE

Directors & Officers Insurance Rate \$350/club

NOTE: Any deductibles are the responsibility of the individual club to pay, not the responsibility of National Newcomers Association of Canada.

COVERAGE	DEDUCTIBLE	LIMIT
Directors & Officers Liability	\$500	\$1,000,000

Directors and Officers Liability

PURPOSE: The policy provides coverage where liability suits are brought against Directors and Officers of the non-profit organization for an alleged or actual wrongful act, error or omission by a director or officer in the course of their duty.

COVERAGE: Insurance coverage is provided for legally elected Directors and Officers where claims occur as a result of liability imposed by law against them. Situations that might result in an exposure to a claim could be:

- ❖ Employment Practices including Wrongful Dismissal
- ❖ Discrimination (age, race or sex)
- ❖ Acts beyond granted authority
- ❖ Financial decline
- ❖ Insufficient administration or supervision resulting in losses
- ❖ Waste of organizational assets
- ❖ Negligent attention (continual absence)
- ❖ False or misleading reports
- ❖ Failure to verify acts in official documents
- ❖ Failure to deliver services
- ❖ Causing the organization to incur tax liabilities

DEFENCE: The insurer has the right to defend any suit brought against the policy and provides coverage where liability suits are brought

against the Directors and Officers, even if the allegations are groundless.

The insurer will pay the premium on bonds required in a defended suit, as well as those costs taxed against the Directors and Officers in a civil action, defended by The Co-operators, and other reasonable expenses incurred.

DEDUCTIBLE:

The policy will pay for losses in excess of any deductible as stated on the declaration's \$500 deductible. Claims arising out of the same or related act or series of similar acts of one or more of the Directors and Officers will be considered as a single loss.

NOTEWORTHY EXCLUSIONS:

Libel or slander.

Personal profit or advantage to which the Directors and Officers were not legally entitled.

The deliberate dishonest act of any Director or Officer.

Failure or omission on the part of the Director or Officer to effect and/or maintain insurance.

Suits for damages for a wrongful act which, at the time application for insurance is made, is known to the Directors and Officers, or to the Organization.

Full Abuse Exclusion.

Terrorism Exclusion/Data Exclusion

SPECIAL NOTE:

Clubs applying for this coverage may be required to provide Co-operators with additional information regarding your club. including but not limited to copy of bylaws, minutes of the last annual meeting, list of directors, annual financial statements, brochures, promotional materials and a signed application form.

Commercial General Liability vs Directors & Officers Insurance

	General Liability	Directors & Officers
Who is insured	All members, volunteers	Board members, Club executives
Coverage	Bodily Injury, property damage to a 3 rd party	Financial loss to a 3 rd party
Claim Agreement	Per occurrence; when an accident occurred	Claims made; when a claim/lawsuit is received

Summary of 2025 Premiums

***Please round up to the closest dollar.

BASE RATE Commercial General Liability includes Privacy Breach Endorsement

MEMBERSHIP in club

Under 50 members	\$125	Plus Liquor Liability Endorsement \$0.50/member
51-100 members	\$150	Plus Blanket Accident Insurance \$0.25/member
101-200 members	\$175	
201-300 members	\$200	
Over 300 members	\$225	

Example calculation for a club with 110 members from Ontario:

Base Rate: \$150

Plus Liquor Liability and Blanket Accident
 $\$0.75 \times 110 \text{ members} = \82.50

General Liability: \$232.50

Plus provincial tax: \$6.98 (estimate)

Total: \$239.48, which is rounded up to **\$240** for General Liability coverage for a club with 110 members in Ontario, inclusive of Privacy Breach, Liquor Liability and Blanket Accident

Plus (optional) Directors and Officers Insurance: \$350 plus tax = \$360.50 rounded to **\$361** (estimate)

Total for both GL and D&O for a club with 110 members: \$601 (estimate based on 3% prov tax)

Note that each club's insurance premium will be calculated for the future year based on year end membership numbers, and will be calculated by The Cooperators based on information provided by each club in May of each year.