



2001, av. McGill College, bureau 2200 Montréal (Québec) H3A 1G1  
T. 514 843-3632 | 1 800 465-2842 | F. 514 843-3842

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## Insurance program for the NPO of municipalities that are members of the UMQ

### Terms and conditions

- The period of insurance of master policies runs from November 30 to November 30 of each year.

- The insurers are the following:

1. Property insurance: AIG Canada
2. General liability insurance: Certain Lloyd's underwriters
3. Directors and officers insurance: Chubb
4. Accident insurance for honorary directors and volunteers: SSQ Financial Group
5. Dishonesty, disappearance and destruction (3D) insurance: AIG Canada
6. Equipment breakdown insurance: Munich Re

Note that coverages 1 to 4 are base and mandatory. You must purchase a minimum of these 4 coverages to participate in UMQ's NPO insurance program.

- Details of limits of liability:

- Property insurance: A limit of \$5,000 is included. Details may be found in the explanatory leaflet available. A deductible of \$500 applies, except in the event of flood, sewer back-up and earthquake, in which case a deductible of \$100,000 is applicable.
- General liability insurance: A limit of \$5,000,000 per occurrence is offered with a deductible of \$1,000 in material damages only. Please note that specific restrictions apply to the organization of high-risk events and activities. Conditions and exclusions apply.
- Directors and officers insurance: A limit of \$5,000,000 per occurrence and per insurance period for each organizations is included. A deductible of \$1,000 applies per claim. Conditions and exclusions apply.
- Accident insurance for honorary directors and volunteers: Limits of \$20,000 per person and \$5,000,000 per accident apply. No deductible applicable.
- Dishonesty, disappearance and destruction (3D) insurance: For further details, please consult the explanatory leaflet available.
- Equipment breakdown insurance: For further details, please consult the explanatory leaflet available. Conditions and exclusions apply.

- To report a claim, please contact Natasha Dhesi by telephone at 514-905-4303 or by e-mail at the following e-mail address: [ndhesi@bflcanada.ca](mailto:ndhesi@bflcanada.ca).

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**BFL CANADA** risques et assurances inc.  
Cabinet de services financiers



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- The payment deadline is 30 days from the effective date of the insurance policy. If payment is not made within 30 days, the insurance policy will be cancelled.

-To terminate an insurance policy, please access your online account and request cancellation of your insurance coverage. A check, if applicable, will be mailed to you in the following month.

Note that the half premium will be repaid if the cancellation is made before June 1. No rebate is applicable from June 1. Also note that no rebate is applicable for UMQ and BFL CANADA administration fees. It should be noted that, following cancellation or non-renewal, an organization that wishes to re-enter the program will have to pay the annual premium, whatever the date of its re-entry into the program.

- The calculation of base of insurance premiums

The insurance premium for the property policy is based on the replacement cost new of equipment/goods/buildings declared by the organization and calculated at a rate of \$1.49 per \$1,000 of limit.

Claims settlement: Claims will be settled on a real value basis unless the organization provides supporting documentation for property values. In this case, settlement will be on a replacement cost basis, unless otherwise stipulated in the policy conditions.

The general liability policy premium is a base premium which may be increased by the insurer depending on the risk posed by the insured's activities.

The directors and officers policy premium is a base premium which may be increased by the insurer depending on the number of employees and the organization's budget.

The directors and officers accident policy premium is a base premium for all program organizations.

The policy premium for Crime – 3D (Dishonesty, disappearance and destruction) is calculated on the basis of the limit of liability. The premium represents 2% of the insurance limit.

The equipment breakdown policy premium is calculated on the basis of the limit of liability representing the replacement cost new of all of the organization's property.

-Details of administration fees:

UMQ administration fees are applicable at all times. UMQ administration fees are \$25 for organizations doing business via a municipality that is a UMQ member. UMQ administration fees are \$75 for organizations located in a municipality that is not a UMQ member.



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Procedure for reviewing the file and issuing the insurance certificate: Once the organization's declaration has been approved by the broker, an e-mail will be forwarded to the organization so that it can proceed with payment on-line. If the selected method of payment is by credit card, the organization can generate its insurance certificate. A copy will also be e-mailed to the organization. If the selected method of payment is by cheque, upon receipt of the cheque the organization will receive an e-mail that will enable it to generate its insurance certificate. A copy will also be e-mailed to the organization. If the insurance application is declined by the broker, an e-mail will be sent to the organization. The organization may communicate with the broker for more information about why it has been declined.

Renewal procedure: Renewal notices will be sent to the organization's e-mail address 45 days before renewal, 30 days before renewal and 15 days before renewal to remind the client to go to its on-line account to update its declaration and proceed with payment.

As brokers, it is our duty to remind you that transactions between an insured and an insurer are based on good faith. To protect your rights and comply with the conditions of your insurance policy, you have the obligation, for the full duration of the contract, to advise your insurer promptly of any change in the risk evaluation which might influence the insurer with regard to the coverages granted and the premium. Please note that any breach of this obligation may retroactively nullify this contract in whole or in part so that claims may not be covered. Please advise us of any change so that we can forward the information to the insurer. If you have any questions, don't hesitate to contact us. We recommend that you contact us whenever you wish at any time during the year to discuss insurance coverage.

*The team of the UMQ insurance program for NFPO*