## **Insurance Policy Summary** 2022-2023 Policy Term

## All Risk **Property** Per Schedule \$100M any one **Boiler &** occurrence 3rd Excess E&O **Machinery** \$5M per claim **Umbrella Liability** \$25M \$5M aggregate \$13M per occurrence Annual aggregate 2<sup>nd</sup> Excess E&O \$5M per claim \$10M aggregate SIR= \$10K 1st Excess E&O \$3M per claim \$5M aggregate **Directors and** Cyber Coverage CGL **Errors and** Officers Liability \$2M per \$2M per **Omissions** occurrence \$3M per **Auto Third** Social occurrence \$5M annual Liability occurrence Partv **Engineering Employee** \$2M any one aggregate \$5M annual Liability \$150K **Dishonesty** claim aggregate **Depositors'** \$1M per \$5M annual \$150K Loss In/Out Forgery occurrence aggregate \$50K of Counterfeit **Premises** Deductible Deductible \$25K Bodily injury & Deductible \$50K Deductible Deductible Deductible Deductible \$5K Property Damage \$25K per claim \$1K \$50K \$5K Varies Varies incl. expenses \$15K EPL Deductible \$5K Crime Deductible All Losses \$500 incl. expenses QBE (Represented typically by Crawford) Various Chubb Axis

Policy	Insurer	Coverage
Marine	Intact	Hull Value
UAV	XL Specialty	\$ 5M
Non-Owned Aircraft	XL Specialty	\$ 1M
Bathurst Glen	Special Risk	\$ 5M
Group and Travel	Industrial Alliance / SSQ	\$ 25K
CPL	Berklee	\$10M