## Insurance Policy Summary
### 2019-2020 Policy Term

### Deductible
- $5K
- $500

### Bodily Injury & Property Damage Deductible
- $5K

### Errors and Omissions Liability
- $1M any one claim
- $3M annual aggregate

### General Liability (CGL)
- $1M per occurrence

### Auto Third Party Liability
- $1M per occurrence

### Employment Dishonesty
- $250K

### Counterfeit
- $25K

### Debitors’ Forgery
- $50K

### Umbrella Liability
- $14M per occurrence
- Annual aggregate: $14M
- SIR: $10K

### Directors and Officers Liability
- $3M per occurrence
- $5M annual aggregate

### Statutory Defense Indemnity Liability
- $25K
- $100K annual aggregate

### Marine
- Intact
- Hull Value: $1M
- Premium: $13K

### UAV
- XL Catlin
- Hull Value: $5M
- Premium: $3K

### Non-Owned Aircraft
- XL Catlin
- Hull Value: $1M
- Premium: $1K

### Bathurst Glen
- Special Risk
- Hull Value: $5M
- Premium: $13K

### Group and Travel
- Industrial Alliance / SSQ
- Hull Value: $25K
- Premium: $2K

### CPL
- AIG
- Hull Value: $2M
- Premium: $27K

### Cyber
- Axis
- Hull Value: $2M
- Premium: $9K

### Additional Coverages:
- **Umbrella Liability**
  - $14M per occurrence
  - Annual aggregate: $14M
  - SIR: $10K

- **Errors and Omissions Liability**
  - $1M any one claim
  - $3M annual aggregate

- **Statutory Defense Indemnity Liability**
  - $25K
  - $100K annual aggregate

- **Directors and Officers Liability**
  - $3M per occurrence
  - $5M annual aggregate

- **Employee Dishonesty**
  - $250K

- **Counterfeit**
  - $25K

- **Debitors’ Forgery**
  - $50K

### Premiums:
- **Premium $240K**
- **Premium $13K**
- **Premium $4K**
- **Premium $186K**
- **Premium $58K**
- **Premium $141K**
- **Premium $49K**
- **Premium $2K**