



**Ontario Conference of Catholic Bishops
Asset Protection Program
Summary of Coverage's (Effective June 1, 2008)**

Property Coverage:

- All risk, direct physical loss or damage coverage, including earthquake and flood coverage, subject to named certificate exclusions;
- Parish deductible \$1,000 per covered loss, except \$2,500 for windstorm and hail;
- Limit of coverage for Building and Personal Property is outlined on Parish ledger page and/or Parish Invoice;
- Loss of Parish Income
- Computer Coverage – Includes Hardware, Software, Extra Expense;
- Mobile Equipment Coverage;
- Valuable Papers and Records Coverage;
- Accounts Receivable Coverage.

Boiler and Machinery Coverage:

- Provides coverage for mechanical breakdown of pressure vessels and boilers.

Crime Coverage:

- Coverage includes Employee Dishonesty; Theft of Money and Securities; and Depositors Forgery.

Liability Coverage:

- Each Occurrence - \$25,500,000;
- Bodily Injury, Property Damage, Personal Injury, Advertising Injury, Corporal Punishment;
- Fire Legal Liability;
- Directors and Officers Coverage.

Priest/Religious Personal Property:

- Priest owned Personal Property Coverage, \$25,000 - All risk, direct physical loss or damage coverage, subject to named certificate exclusions and a \$250 per covered loss deductible;
- Priest Personal Liability Coverage - \$250,000