

Alberta Kodokan Black Belt Association dba Alberta Judo including its Members and Affiliated Clubs - Business Owners Package – 2019 -2020

Policy Period	December 31, 2019 to December 31, 2020
Policy Number	E2SC000043
Description of Operations	Provincial Sport Organization for Judo
Company	Everest Insurance Company of Canada
Perils	All Risks unless specifically excluded in wording
Locations Insured	#1 - 11759 Groat Road Edmonton, AB T5M 3K6
Property Insurance:	
Contents	\$5,000
Stock	\$10,000
Terms:	
Co-Insurance	90 %
Deductibles:	
On Earthquake	3% (Minimum \$50,000.)
On Flood	\$25,000
On Sewer Backup	\$5,000
On All Other Insured Perils	\$1,000
On Theft of Laptops	\$1,000
Division I – Property and Equipment Breakdown and Division II – Business Income	
Endorsements:	
Deletion of Accident to an Object	
Earthquake Damage Assumption Endorsement	
Flood Endorsement	

Sewer Back-Up Endorsement	
Water Damage Deductible Endorsement	
Division III – Inland Marine	
Miscellaneous Equipment and Theatrical Property Floater	\$100,000
Terms:	
Co-Insurance	100 %
Deductibles	\$1,000
Commercial General Liability	
General Aggregate Limit	\$5,000,000
Products & Completed Operations Aggregate	\$5,000,000
Bodily Injury and Property Damage - Each Occurrence	\$5,000,000
Personal and Advertising Injury - Aggregate	\$5,000,000
Medical Payments	
Any One Person	\$2,500
Any One Occurrence	\$10,000
Tenants Legal Liability - Any One Premises	\$250,000
Standard Non-Owned Automobile	\$5,000,000
Deductible	
On Bodily Injury/ Property Damage/ Expense	\$1,500
On Tenants Legal Liability	\$1,500
On Directors and Officers Errors and Omissions	\$1,500
Endorsements:	
Incidental Malpractice Injury	
Abuse Exclusion	
Additional Insured	

Host Liquor Liability Exclusion	
Directors and Officers Liability	\$2,000,000
Non-Member Try-Out	
General Aggregate Endorsement	
Limitation - No Stacking of Occurrence Limits of Insurance	
Coverage Territory Limitation - Canada Only	
Neurodegenerative Injury Exclusion	

Property Extensions	
Automatic Extensions of Coverage	
Accounts Receivable	\$25,000
Automatic Fire Suppression System Recharge Expense	\$25,000
Brands & Labels included, per policy wording	
Building By-Laws	
Building Damage by Theft	\$5,000
Consequential Loss including Off-Premises Power Failure	\$25,000
Contents at Newly Acquired Locations (180 days)	\$500,000
Cost Preparing Proof of Loss	\$10,000
Debris Removal - 5% subject to	\$50,000 maximum
EDP Equipment, Data & Media	
EDP	\$50,000
Media	\$25,000
Extra Expense	\$25,000
Exterior Signs, Clocks, Towers, Antennae	\$5,000
Extra Expense	\$25,000
Fine Arts	\$25,000
Fire Department Services Charges	\$25,000
Furs, Jewelry, Watches, Pearls, Precious Stones	\$10,000
Inflation Protection	
Installation Floater	\$10,000
Money & Securities	\$10,000
Newly Acquired Buildings (180 days)	\$1,000,000
Newly Acquired EDP Equipment & Media (180 days)	\$500,000
Newly Acquired EDP Media Duplicates (180 days)	\$50,000

Newly Acquired Fine Arts (180 days)	\$25,000
Off Premises & Transit	\$10,000 but \$5,000 by parcel
Personal Property of Officers & Employees	\$1,000
Plants, Lawns, Trees, Shrubs or Flowers in the Open - each;	\$1,000
per occurrence	\$15,000
Pollutant Clean Up and Removal	\$15,000
Premises Extension included, per policy wording	
Property of Tenants or Guests of a Motel or Apartment	\$500 each
	\$5,000 per occurrence
Removal of Property included, per policy wording	
Valuable Papers & Records	\$15,000
Liability Extensions	
Bodily Injury and Property Damage arising from Premises, Operations and Products/Completed Operations	
Broad Form Named Insured	
Broad Form Products & Completed Operations included	
Broad Form Property Damage including Completed Operations included	
Broad Form Tenants Legal Liability	
Cross Liability/Severability of Interest included	
Defense Expense in addition to limits of insurance except as otherwise stated in the policy	
30 Day Notice of Cancellation – longer notice periods available	
Attached Machinery on Automobiles including loading and unloading is available	
Automatic 90 day cover for newly acquired companies	
Blanket Additional Insureds & Vendors is available	
Elevator Collision is available	
Employee Benefits Liability is available	
Employers Liability & Voluntary Compensation is available	
Incidental Medical Malpractice	
Non-Owned Automobile is available	
Owned & Non-Owned Watercraft up to 8 metres included	
Pay on Behalf Insuring Agreement	
Personal Injury including Advertising Injury Liability, False Arrest, Libel & Slander	
Territory – Canada	
Voluntary Medical Payments	