



Policy Name BUILDINGS AND CONTENTS	Policy Number: 2109
	Effective Date: September 15, 2009
Approved By: Management Committee	Date Revised:
Classification: Insurance	Page No: Page 1 of 3

POLICY

Agapé Hospice will comply with the operating policy set out by The Salvation Army as outline below.

	52. INSURANCE	Effective: December 01, 1993
	5209 - Insurance - Buildings and Contents	Revised: August 26, 2009

Operating Policies

1. COVERAGE

An "All Risks" Property policy provides blanket coverage anywhere in Canada for loss or damage on a 100% replacement cost basis for:

- 1.1. All Salvation Army owned properties and contents thereof;
- 1.2. Contents of all properties rented or leased by The Salvation Army.

2. CONDITIONS AND LIMITATIONS

- 2.1.1. Corporate Policy Deductible: \$100,000.00 per claim.
- 2.1.2. Ministry Unit Deductible: \$500.00 per claim.
- 2.1.3. Exclusions:
 - a. Loss or damage to sewers, drains or water mains located beyond bearing walls or foundations;
 - b. Loss or damage caused by:
 - i. wetness of atmosphere, dryness of atmosphere; extremes of atmospheric temperature, freezing; shrinkage, contamination, pollution, changes in flavour, texture, colour, finish, rust, corrosion, unless caused by or resulting from a peril not otherwise excluded; nor shall this exclusion apply to loss or damage from an ensuing peril not otherwise excluded;



Policy Name <p style="text-align: center;">BUILDINGS AND CONTENTS</p>	Policy Number: <p style="text-align: center;">2109</p>
	Page No: <p style="text-align: center;">Page 2 of 3</p>

- ii. earthquake, snow slide, land slide or earth movement;
- iii. seepage, leakage or influx of water derived:
 - from natural sources through basement walls, doors, windows or other openings therein, foundations, basement floors, sidewalks or sidewalk lights;
 - from sewers, drains or water-mains located beyond the lot lines of the property;
 - by the entrance of rain, sleet or snow through doors, windows, skylights or similar wall or roof openings, unless through an aperture concurrently caused by a peril not otherwise excluded;
- iv. windstorm, hail, ice or sleet;
- v. cracking or falling of ceiling or wall plaster (with respect to Officers' Quarters only) ;
- vi. Insects, rodents or vermin, unless by a peril otherwise excluded;
- vii. loss caused by mysterious disappearances, or loss evidenced by an inventory calculation only.

Most of the above exclusions do not apply if a fire ensues as a result of these calamities. In that case the insurance covers only the loss or damage caused by the ensuing fire.

2.2. OFFICERS' QUARTERS AND THEIR (Salvation Army owned)

(For insurance on Officers' Personal Effects, see Operating Policy 5205)

2.2.1. Coverage: All contents insured up to Maximum Furnishings Allowance (See Operating Policy 4301)

2.2.2. Ministry Unit Deductible: \$500.00

2.2.3. Exclusions: as in paragraph 2.1.3. above

NOTE: A. All newly acquired buildings and contents are automatically covered by this "All Risks" policy. The insurer is to be notified of any acquisition within 90 days.

B. All necessary care is to be taken to prevent loss or damage. Good housekeeping



Policy Name BUILDINGS AND CONTENTS	Policy Number: 2109
	Page No: Page 3 of 3

practices and proper security systems (locks, safes, etc.) are essential. Goods stored in basements should be raised above floor level.

C. Premiums are to be charged to Property Maintenance Accounts, or, where Carrying Charges are not levied, direct to Ministry Unit or Divisions.

3. IN THE EVENT OF A LOSS

3.1. Notify THQ Insurance Officer immediately by telephone or fax transmittal, or email.

3.2. If burglary or robbery is involved, notify the Police Department immediately and endeavour to secure a copy of the Police Report, if possible.

3.3. Notify D.H.Q./Department Head.

Complete the attached Property Incident/Claim Reporting Form and forward immediately to THQ Property Services Insurance Office.

Property Incident/Claim Reporting Form

Donald J. Popple

Colonel
Chief Secretary