



LAND TRUST ALLIANCE MEMBER'S INSURANCE

Megson FitzPatrick is proud to offer a commercial package policy specifically designed and priced for the non-profit Land Trust Membership.

About Megson FitzPatrick:

Megson FitzPatrick was founded in 1968, since that time we have grown from 1 location to 4 and from 2 people to over 100. In 2011 the shareholders of Megson FitzPatrick chose a vision that will lead the company to expand beyond Vancouver Island across British Columbia. With this new vision came the need to ensure we remain true to our values and beliefs. The shareholders created a statement which defined what is most important to Megson FitzPatrick and why the company exists, it is our Core Purpose statement:

Core Purpose: "We exist to improve the lives of our Clients, Team & Community"

At Megson FitzPatrick we are driven by our Core Purpose and we want to build relationships with our Clients, our Team and within our Community.

To learn more visit: MEGSONFITZPATRICK.COM

SUMMARY OF COVERAGE & OPTIONS

CONTENTS & LIABILITY PACKAGE: \$500* (minimum annual premium)

CONTENTS

Covered against "All Risks" of direct physical loss or damage except as excluded in policy. Including: Stated Amount coverage, Replacement Cost Loss Valuation, By Laws Extension, Earthquake, Flood Water Damage and Sewer/Drain Backup.

Standard Limit \$5,000 (increased coverage available)

Deductibles:

Standard: \$1,000

Earthquake: 10%

Flood: \$10,000

Water Escape & Sewer Back Up: \$2,500

COMMERCIAL GENERAL LIABILITY:

Limits:

\$5,000,000

Inclusive limit each occurrence Bodily Injury / Property Damage

\$5,000,000

Aggregate limit Products & Completed Operations

\$5,000,000

Non-Owned Automobile Liability

Including:

Blanket Contractual, Cross Liability, Long Term Leased Auto Exclusion (over 30 days) and Medical Payments

Deductible: \$1,000

DIRECTORS & OFFICERS COVERAGE: \$500* (Minimum annual premium)

Provides third liability coverage for claims made against the entity and board members including employment practices and fiduciary claims.

\$4,000,000 Shared Limit

\$1,000 Deductible

VOLUNTEER ACCIDENT COVERAGE: \$200* (Minimum annual premium)

Accident and Death medical payment coverage for volunteers performing duties on behalf of the society

\$75,000

Principal Sum. Other coverage as per certificate

\$250,000

Aggregate Limit

**All annual premiums, terms and conditions are subject to underwriter approval. Premium values shown reflect minimums as of August 2013. To be eligible for this program your association must have a current paid membership in the Land Trust Alliance of British Columbia.*

CONTACT:

James McCracken BScH, CAIB. Commercial Account Executive
james.mccracken@megsonfitzpatrick.com

1.888.595.5212

WWW.MEGSONFITZPATRICK.COM