

## 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 is a local and proudly independent insurance brokerage offering all areas of insurance including business, home, auto, marine, life and benefits. Our focus is local, however, with our partners at Rogers Insurance, we are part of the largest insurance brokerage in Canada, which allows us the capabilities to service the national and global insurance needs of our clients. Founded over 50 years ago by UVIC roommates Michael Megson and David FitzPatrick our values and vision have remained consistent as we look to grow and expand our business and our team.

*"Improving the lives of our Clients, Team and Community."*





## SUMMARY & COVERAGE OPTIONS

### CONTENT & LIABILITY PACKAGE: \$650\* (minimum annual premium)

#### CONTENTS

Covered against “All Risks” of direct physical loss or damage except as excluded in the 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).

#### Deductible:

- Standard: \$1,000
- Flood: \$10,000
- Earthquake: 10%
- Water Escape & Sewer Backup: \$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: \$575\* (minimum annual premium)

Provides third-party 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 coverages 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 September 2020. To be eligible for this program your association must have a certain paid membership in the Land Trust Alliance of British Columbia.

## CONTACT US:



**HEATHER ANDERSON, CIP, CAIB**  
Commercial Account Executive

Direct | 250.940.9101  
Office | 250.595.5212 ext. 1024  
Toll Free | 1.888.595.5212

heather.anderson@megsonfitzpatrick.com  
megonfitzpatrick.com

