



# Healthcare

Medical, Allied Health and  
Wellness Program

Specialty Commercial Insurance

## Protect Your Healthcare Facility with Commercial Insurance

As the demand for healthcare services in Canada grows, so does the need for robust protection of the facilities providing these services. With an aging population and stress on Canada's healthcare workforce there are many challenges that the healthcare network will need to face in order to service the needs of clients.

## Why Healthcare Insurance?

**Rising Demand:** From 2018 to 2040 healthcare spending is predicted to increase by 88%. With this much growth there are going to be many new facilities which will all need to be insured for potential challenges that face the healthcare sector.

**Financial Protection:** Commercial insurance shields your business from significant financial losses due to property damage, liability claims, and unforeseen events, ensuring operational stability.

**Quality Assurance:** Adequate insurance is often required for accreditation and licensing, showcasing your commitment to a safe environment for residents and staff.



## The Risks

- Surgical Centres
- Weight Loss Surgical Centres
- Cosmetic Surgical Centres
- Walk-in Medical Clinics
- Multi-Disciplinary Clinics
- EMS/First Responders
- Air-Ambulance Services (Canada, USA and ROW)
- Radiology Clinics
- Nursing Agencies
- Hospices
- Drug Store Chains
- More available upon request

## Comprehensive Coverage for Peace of Mind

### Secure Your Facility Today

Invest in the future of your senior care facility with comprehensive commercial insurance. Protect your business, staff, and residents from potential risks, and ensure continued high-quality care for those who depend on you. Contact us today to learn more about our tailored insurance solutions.

[www.swgins.com](http://www.swgins.com) | 1-800-668-4275

## COVERAGE HIGHLIGHTS

- 03** Property / Business Interruption
- 05** Machinery Breakdown
- 06** Crime
- 07** Professional and General Liability
- 08** Infectious Disease Liability

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## Property / Business Interruption

### COVERAGE DESCRIPTION

Property Insurance covers against “All Risks” direct physical loss or damage to buildings and other contents for which the Insured is responsible, on a replacement cost basis, without any coinsurance penalty. In addition, coverage includes related extra expenses incurred to continue the operations following the loss or damage to the property, and loss of business income due to interruption caused by an insured peril.

### KEY COVERAGE EXTENSIONS

#### Business Interruption (Actual loss sustained)

Insures loss of income sustained as a direct result of damage to the property from an insured peril. Coverage for 18 months or 24 months period of indemnity available

#### Temporary Locations:

Insures property away from the premises such as items temporarily removed, in storage, etc. with a limit up to \$250,000 in any one occurrence.

#### Extra Expense:

Provides the Insured with the additional expenses incurred in order to maintain normal operations after an insured loss, such as the rental of a building or rental of heating equipment. Limit is up to \$500,000 in any one occurrence. This coverage applies as additional amount of insurance.

#### Valuable Papers and Records:

Expenses incurred to reproduce records and valuable papers such as blueprints, architect’s drawings, title documents, etc. are recoverable, with a limit of \$500,000. This coverage applies as additional amount of insurance.

#### Accounts Receivables:

Outstanding accounts receivables (e.g. rent or fees owed to the Insured) which cannot be collected due to destruction of accounting records, will be recoverable. Limit is up to \$500,000. This coverage applies as additional amount of insurance.

#### Fire Fighting Expenses:

Reimbursement for any firefighting expenses incurred to save or protect insured property as a result of the loss, such as a bill from the local Fire Department. Limit up to \$500,000 per occurrence. This coverage applies as additional amount of insurance.

#### Electronic Data Processing Equipment and Media Including Breakdown Coverage:

Covers damage to electronic data processing and word processing equipment including their component parts and electronic media at the premises caused by an insured peril.

#### Personal Effects:

Covers loss or damage to the personal effects of employees, and officers while on your premises, subject to a limit of \$2,500 per person and \$25,000 total per occurrence, provided the Insured is responsible and there is no other more specific insurance available to the persons suffering the loss, e.g. tenant’s policy.

#### Professional Fees:

Covers the additional costs incurred through the use of professionals such as accountants, architects or engineers required to prove and/or quantify the loss with a limit of up to \$500,000 any one occurrence. This coverage applies as additional amount of insurance.

#### Signs:

Insures damage to exterior signs located on the premises caused by an insured peril. Limit is up to \$100,000 in any one occurrence.

#### By-Laws:

Coverage is provided for the demolition of any undamaged portion of the building; increased cost of repairs or replacement to the damaged portion of the property due to enforcement of any By-Law, Regulation, Ordinance or Law.



**Replacement Cost:**

Cost to repair or replace the property, without deduction for depreciation or penalty for co-insurance. (Same or adjacent site clause deleted).

**Stated Amount**

**Flood and Earthquake;  
Sewer Back up**

**Land and Water  
Pollution Clean Up  
Expense:**

Covers expenses incurred to clean up pollutants that suddenly and accidentally discharged, spilled, emitted, seeped, leaked, released, migrated or escaped from and or water at the premises with an aggregate limit of \$ 100,000 at any one location. This coverage applies as additional amount of insurance.

**Stock Spoilage:**

Covers physical damage to stock on premises caused by dampness or dryness of atmosphere or change of temperature, with a limit of \$100,000.

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## Machinery Breakdown

### COVERAGE DESCRIPTION

Machinery Breakdown Insurance is provided to cover the sudden and accidental breakdown of nearly any type of equipment including electrical systems, air conditioning and refrigeration, mechanical equipment; modern office equipment and boilers. Coverage applies to the cost to repair and replace the equipment and any other property damaged by the equipment breakdown.

Loss Settlement: Replacement Cost

### COVERAGE EXTENSIONS (included in the Combined Policy Limit).

#### Business Interruption (Actual Loss Sustained):

Provides coverage for loss of income or expenses resulting from the necessary interruption of the insured's business at the premises following an insured loss.

#### Extra Expense:

Pays for the additional expenses incurred by the Insured in order to maintain normal operations after accident to an insured Object with a sublimit up to \$100,000.

#### Expediting Expenses:

Pays for the extra costs necessarily incurred to expedite repair or replacement of the property, such as rapid or other express means of transportation, and cost of overtime with a sublimit up to \$100,000.

#### Water Damage:

Property damaged by water due to an accident to any insured Object is covered, including salvage expenses with a sublimit of \$100,000.

#### Ammonia Contamination:

The refrigeration system utilizes ammonia as the refrigerant. Any contamination resulting therefrom is covered, with a sublimit of \$100,000.

#### Hazardous Contamination:

Increased costs resulting from an Accident to an Insured Object due to the Object containing a hazardous substance are covered with a sublimit of \$100,000.

#### Consequential Damage:

Provides coverage for spoilage of goods under refrigeration, medical drugs, blood and similar medical cultures under refrigeration except any insured product, which is past its expiry date, or best before date are insured against losses due to temperature change caused by an Accident, with a sublimit of \$100,000.

#### Professional Fees:

Professional Fees of consultants (for example, auditors, accountants, lawyers, engineers) incurred in order to quantify a loss is recoverable with a sublimit up to \$100,000.

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## Crime

### COVERAGE DESCRIPTION

Crime Insurance protects the Insured as a result of employee infidelity within the organization and also covers the business assets against embezzlement, forgery, robbery and theft.

#### Employee Dishonesty:

Insures the loss of money, securities or other property sustained through the fraudulent or dishonest acts of any of the Insured's employees or volunteers.

#### Money Orders and Counterfeit Paper Currency:

Covers loss due to acceptance of money order issued or purported to have been issued by any post office or express company and loss due to the acceptance of counterfeit Canadian or United States paper currency.

#### Loss Inside and Outside the Premises:

Insures loss of monies and securities sustained by the organization due to the actual destruction, disappearance or wrongful abstraction thereof.

#### Depositors Forgery:

Covers against forged or altered financial instruments made in the Insured's name or using a forged signature.

#### Credit Card Forgery:

Covers against forgery or alteration of any written instrument required in connection with any credit card issued to an Insured or to any employee or partner or officer.

#### Third Party Computer and Funds Transfer Fraud:

Covers theft of the organization's money, securities or other property by Computer Fraud, or theft of funds from the Insured's transfer account at a financial institution through fraudulent transfer of funds.

#### Audit Expense:

Coverage provides for the reimbursement of reasonable expenses incurred by the Insured to prepare proof of a valid loss under the policy.

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## Professional and General Liability

### COVERAGE DESCRIPTION

- General Liability insurance protects the Insured against third party liability claims for bodily injury, personal injury and property damage arising from the Insured's premises, operations, products and completed operations.
- Professional Liability (Medical Malpractice) insurance provides coverage for claims arising out of the rendering or failure to render healthcare professional services.

### Coverage features are summarized as follows:

- Claims Made
- Limits up to \$10,000,000. Higher limits available upon request.
- Territory: Canada
- Defence costs in addition to the policy limit is available
- Broad Definition of Bodily Injury including mental suffering, mental injury, mental anguish, shock.
- Personal Injury definition includes humiliation, discrimination, and harassment.
- Employee Benefits Plans Errors and Omissions: Covers alleged negligence arising out of the administration of employee benefits programs, subject to a claim being reported during the policy period (Claims-made).
- Blanket Tenants' Legal Liability: Provides coverage for injury to or destruction of property which is leased to or used by the Insured.
- Non-Owned Automobile Liability: Coverage is provided for the Insured's legal liability for loss or damage arising from the use or operation of any automobile not owned in whole or in part by or licensed in the name of the Insured, including Bodily Injury to or Death of any Person, or Damage to Property of Others not in the care, custody or control of the Insured.
- Contingent Employers' Liability: Provides coverage for damages because of bodily injury caused by an accident sustained by any person and arising out of and in the course of his/her employment with the Insured (this policy does not cover damages arising from such activities if they are covered by Worker's Compensation).
- Voluntary Compensation: Voluntary benefits are paid to or on behalf of an employee or volunteer due to account of bodily injury accidentally suffered arising out of and in the course of the person's employment or duties for the Insured.
- Blanket Contractual
- Broad Definition of "Insured"
- Sudden and Accidental Pollution ( hostile fire)
- Products and Completed Operations
- Abuse limited liability ( Claims Made) available
- Extended Reporting Period (Professional Liability – Medical Malpractice)
- Automatic Extended Reporting period for 30 days
- Optional Extended Reporting Period available
- Legal Expense coverage for representation at tribunals, inquests and hearings, subject to each proceeding and aggregate sub-limit.
- 90 days notice of cancellation - to insured from insurer.
- Punitive Damages included, where permitted by law, subject to a per claim and aggregate sub-limit.
- Good Samaritan coverage included
- Advertising Injury
- Broad Form Property Damage
- Cross Liability clause.
- Severability of Interest.
- Employer's Liability available upon request.



# Infectious Disease Liability



## Secure Your Business's Future with Certainty

Infectious Disease Liability (IDL) Insurance is a specialized insurance product designed to protect businesses from the financial uncertainties associated with infectious disease outbreaks. As our world becomes more interconnected, the risk of pandemics and widespread infectious diseases increases. Outbreaks of diseases such as COVID-19, Ebola, and SARS-CoV-1 over the past two decades have demonstrated the profound impact such events can have on global health and economies. IDL insurance offers a safety net for businesses, ensuring they are better prepared to handle the financial and legal challenges posed by infectious diseases.

## Safeguarding Businesses in Today's Health-Conscious World

Infectious disease outbreaks can have severe implications for businesses. The potential for operational disruptions, legal claims, and financial losses is significant. Traditional insurance policies often exclude coverage for communicable diseases and pandemics, leaving businesses vulnerable. IDL insurance addresses this gap by providing affirmative coverage, thereby offering certainty and peace of mind.

## Summary of Coverage

### Third-Party Bodily Injury Claim Coverage

- Scope: Covers bodily injury claims from an infectious disease outbreak where negligence is alleged.

### Outbreak Definition and Deductibles

- Criteria: Defined as two or more people infected at the same location by the same pathogen within 14 days.
- Policy: One deductible per outbreak, simplifying financial responsibility.

### Claim Requirements

- Activation: Coverage is triggered by a claim from just one person.

### Comprehensive Pandemic Coverage

- COVID-19 and Variants: Covers COVID-19 and future variants in most cases.
- Future Risks: Includes coverage for future unknown pandemic risks.

### Hospital and Locally Acquired Infections

- Details: Covers hospital-acquired infections or locally acquired infections that develop into outbreaks on the insured premises.

### Defense Costs

- Support: Defense costs are included within the policy limit, providing legal and financial support without additional expense.