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## Not-for-Profit / Protector

### HIGHLIGHTS

Our policy provides coverage for a wide range of entities and individuals who find their personal assets at risk. Covered entities include Hockey Canada and any non-profit or for-profit subsidiaries. This policy gives Hockey Canada and those who serve them expansive D&O liability insurance and EPL protection. Numerous special provisions address the unique exposures of this institution and individuals—responding to everything from emotional distress damages in employee and third-party discrimination claims.

### COVERAGE HIGHLIGHTS

This policy provides Hockey Canada with the following:

- ▲ A broad definition of “Insured”. Coverage encompasses individuals operating on behalf of any insured entity, including trustees, directors, officers, employees and volunteers. The estates, heirs, spouses or domestic partners of insured individuals are protected in claims arising from that individual’s service to the organization.
- ▲ Covered entities include the named organization and any non-profit or for-profit subsidiaries that exist at the inception of the policy
- ▲ An expanded employment practices liability coverage, responding to 12 named perils
  - (1) wrongful dismissal, discharge or termination (either actual or constructive) of employment;
  - (2) sexual harassment or workplace harassment of any kind
  - (3) discrimination;
  - (4) Retaliation (including lockouts);

- (5) employment-related misrepresentation(s) to an Employee or applicant for employment with the Organization;
  - (6) employment-related libel, slander, humiliation, defamation or invasion of privacy;
  - (7) wrongful failure to employ or promote;
  - (8) wrongful deprivation of career opportunity, wrongful demotion or negligent Employee evaluation, including the giving of negative or defamatory statements in connection with an employee reference;
  - (9) wrongful discipline;
  - (10) failure to grant tenure;
  - (11) failure to provide or enforce adequate or consistent corporate policies and procedures relating to any Employment Practices Violation;
  - (12) violation of an individual's human rights relating to any of the above,
- ▲ Built-in non-employment discrimination coverage for discrimination and harassment claims brought by third parties
  - ▲ Broad definition of “Wrongful Act. - this includes claims arising from:
    - ✓ Employment practices
    - ✓ Defamation claims
    - ✓ Emotional distress damages in employee and third-party discrimination claims
  - ▲ Optional Duty to Defend (Insured has the choice of controlling defense or giving Insurer the Duty to Defend)
    - ▲ Punitive or exemplary damages coverage
    - ▲ Policy non-cancelable by Insurer (except for nonpayment of premium)
    - ▲ Statutory claims coverage
    - ▲ Penal defence costs coverage - \$250,000 sublimit
    - ▲ Third Party coverage when the complaints are through the Human Rights Tribunal with a \$100,000 sublimit per claim.