

COMPARING THE INSURANCE COVERAGES

Third party liability insurance (TPLI)

Directors and officers liability insurance (D&O)

Accidental death and dismemberment, and bodily injury (ADD BI)

Who is insured?

Harbour authorities and other organizations that have a signed lease or management agreement with Small Craft Harbour (SCH).

Who is insured?

Directors and officers liability insurance applies to anyone who serves as a director or an officer of a harbour authority.

Who is insured?

Class 1: All volunteers, under age 75, participating in any volunteer work or activity authorized by the harbour authority.

Class 2: Directors and officers of the harbour authority, under age 80, regardless of when, where or how the injury happened.

What is covered?

The policy covers third party liability (liability to others) arising out of the day to day operations of a harbour authority, more specifically for:

- **Bodily injury and all loss of life;**
- **Personal and/or advertising injury** – libel, slander, defamation, wrongful eviction;
- **Property damage** – destruction of property belonging to third parties while docking, undocking and whilst at the landing and mooring facility of the Insured or whilst otherwise in the Insured's care, custody and control.

What is covered?

In general, claims can be made against directors and officers for performing actual or allegedly wrongful or negligent acts.

A "D&O Wrongful Act" means any actual or alleged defamation, breach of duty, neglect, error, misstatement, misrepresentation, omission or other act done or attempted by any insured in the discharge of their duties solely in their capacity with the ENTITY or any matter claimed against them solely by reason or their status as an INSURED PERSON.

What is covered?

The accidental death and dismemberment, and bodily injury insurance covers :

- Funeral expenses
- Dread disease
- Severe burn
- In-hospital amenity
- Family transportation
- Rehabilitation
- Repatriation

The ADD and BI insurance also provides lump sum payment for: Loss of life, loss of limb or use, loss of hearing, loss of speech, loss of sight, fractures, burns, paraplegia, quadriplegia and more.

Who manages the TPLI?

The Small Craft Harbours program purchases and administers this policy.

Who manages the D&O?

The Harbour Authority Corporation purchases and administers this policy.

Who manages the ADD BI?

The Harbour Authority Corporation purchases and administers this policy.

For more information contact your SCH officer

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* Important: The information in this poster does not substitute the official policy.

