

THIS EMAIL ONLY APPLIES TO YOU IF YOU WILL BE RESIDING IN ACCOMMODATIONS PROVIDED BY THE REGIONAL EDUCATION OFFICE OR THE DEPARTMENT OF FAMILY MEDICINE BETWEEN JULY 1, 2020 – JUNE 30, 2021.

Queen's University is pleased to provide a Tenants Insurance Program to clerks and residents living in housing provided by the Regional Education Office and/or the Department of Family Medicine. The program is administered by Marsh Canada Limited, managed by Victor Canada, and underwritten by Aviva Insurance Company of Canada.

As a beneficiary of the coverage provided under the Master Policy, please find attached a Certificate of Property Insurance confirming the coverage provided to you while living in one of the locations covered under the policy. Your name and your Regional Education/Dept. of Family Medicine residence address will be shared with Marsh Canada, the insurance broker of the program, for the purpose of issuing the coverage. If you are unsure if your residence is covered under this policy please contact Marsh Canada at 1 800 665 0765 or tenantinsurance@marsh.com.

For a complete description of all Policy coverages, provisions, terms, and conditions, limitations, and exclusions, please request a copy of the Policy Wording from Marsh Canada at 1 800 665 0765 or tenantinsurance@marsh.com.

You are receiving this communication as a clerk or resident of Queen's University.

Insurance broker mailing address:

Marsh Canada Limited
4273 King Street East, Suite 200
Kitchener, ON N2P 2E9
1 800 665 0765
www.marsh.ca/pcs

Insurance underwriter mailing address:

Aviva Insurance Company of Canada
10 Aviva Way, Suite 100
Markham, ON L6G 0G1
www.aig.ca

Queen's University at Kingston
Faculty of Health Sciences
99 University Avenue
Kingston, ON K7L 3N6
insurance@queensu.ca

Marsh Canada's Role

Insurance product coverage will be placed with this insurer contracted by Marsh Canada Limited. Marsh Canada has engaged in a competitive marketing process to offer a competitive product. We have negotiated this product with the insurer, but we have not acted as a broker for any individual participant.

Applicant understands and agrees that Marsh Canada Limited have not performed an assessment of the suitability of this product based on the individual needs of any applicant. You should consider whether this product is appropriate to your needs or speak with your licensed Marsh Canada Limited insurance broker.

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Our Privacy Policy can be found at <https://www.marsh.com/ca/en/privacy-policy.html>.



Certificate of Property Insurance

Attaching to and Forming Part of Master Policy No.: ATP552949

This Certificate of Property Insurance evidences that, in consideration of payment to be made by the Insured of the premium specified, the insurance stated below and more fully described in the Master Policy has been placed with the Insurer named, for the period as stated herein.

Named Insured	<THE RESIDENT AS SHOWN ON THE LEASE AGREEMENT>	
Insured Location	< THE UNIT # AS SHOWN ON THE LEASE AGREEMENT>	
Mailing Address		
Policy Period	From: July 1,2020	To: July 1,2021 (12:01 A.M. Standard Time at the mailing address stated hereon)
Policy Number	ATP552949	
Premium	\$	
Limits of Liability	Coverage C. Personal Property	Replacement Cost \$10,000
	Coverage D. Additional Living Expenses	\$2,500
	Coverage E. Personal Liability	\$1,000,000
	Coverage F. Voluntary Medical Payments	\$1,000
	Coverage G. Voluntary Payment for Damage to Property	\$1,000
Special Limits of Liability: We Insure:		
	Self-Storage Facilities 30 days (theft only after 30 days)	Included
	Books, tools and instruments pertaining to a business	\$ 2,500
	Securities	\$ 5,000
	Money, including cash cards and bullion	\$ 500
	Garden tractors, snow removal equipment including attachments	\$ 10,000
	Watercraft, their furnishings, equipment, accessories and motors	\$ 2,500
	Spare automobile parts	\$ 250 per item/1,000 total
	Animals, birds or fish	\$ 2,500
	Personal Property in safety deposit box in a bank trust company	\$ 10,000
	Golf Carts	\$ 5,000
	Renewable Energy Equipment	\$ 5,000
	Portable Electronic Equipment	\$ 1,500

THE POLICY CONTAINS A CLAUSE THAT MAY LIMIT THE AMOUNT PAYABLE


Special Limits of Insurance: The following special limits of Insurance do not apply to any claim caused by a Specified Perils:	Jewellery, watches, gems, fur garments	\$	6,000
	Coin collections	\$	500
	Manuscripts, stamps and philatelic property	\$	2,000
	Each bicycle, tricycle, unicycle or e-bike, accessories or equipment	\$	1,000
	Collectibles such as sports cards, comic books	\$	5,000
	Works of Art	\$ (up to max of 15% of Coverage C)	1,500
	Wine or Spirits on the premises	\$ (10% of Coverage C)	1,000
	Wine or Spirits off the premises	\$ (1% of Coverage C)	100
	Golf Equipment off premises	\$	3,000
Deductible	Coverage C.	\$500.00	
Communicable Disease Endorsement: Please refer to the policy wording for a complete description of the provisions, terms and conditions, limitations and exclusions pertaining to this endorsement.	This policy covers losses attributable to direct physical loss or physical damage occurring during the period of insurance. Consequently, this policy does not insure any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.		
Loss, if any, payable to	"the resident(s) named as "Insured" on the Certificate of Property Insurance who is occupying a "unit" under a valid lease or tenancy agreement at the building address shown on the Certificate of Property Insurance"		
Broker	Marsh Canada Limited 4273 King Street East, Suite 200 Kitchener, ON N2P 2E9 1-800-665-0765		
Insurer	Aviva Insurance Company of Canada 10 Aviva Way, Suite 100 Markham, ON L6G 0G1		

This Certificate of Property Insurance is subject to all the terms, conditions, exclusions and limitations of the Master Policy, and does not change or extend the coverage provided by the Master Policy.

To Report a Claim: **You can call Marsh directly at 1-800-665-0765.**

It will take only a few minutes to report a claim. Make sure you have your policy number before you get started. Aviva will want to know who you are, what happened and when, plus what you're claiming for.

Dated August 13, 2020 _____

Signed  _____
David G. Cook, President
Authorized Representative
Victor Insurance Managers Inc.