



TAILORED INSURANCE SOLUTIONS FOR NON-PROFIT & CHARITABLE ORGANIZATIONS

Directors' and Officers' Liability (D&O)

This insurance provides coverage for a non-profit, charitable organization or volunteer centre and their trustees, directors and officers who may be exposed to liability through the actions of a person acting in their capacity as a member or representative of the organization.

2026-2027 D&O Coverage Highlights:

| | |
|--|-------------------------------|
| Limit of Liability | From \$500,000 to \$5,000,000 |
| Policy Form | Claims Made |
| Retention/Deductible | Nil |
| Defence Costs | In addition to limit |
| Outside Directorship | Included |
| Employment Practices Liability | Included |
| Privacy Event Expenses, Data Security Wrongful Acts & Privacy Wrongful Acts <small>ENHANCED</small> | Included |
| Coverage Territory | Worldwide |
| Workplace Violence <small>ENHANCED</small> | \$250,000 |
| Extended Reporting Period <small>ENHANCED</small> | 12 months included |

D&O Insurance responds when any misleading statement, neglect or breach of duty, employment practice violation or wrongful act, such as discrimination or harassment, is alleged against any person acting in their capacity as a member or representative of the organization, including volunteers or employees.

It also provides coverage for claims resulting from board / managerial decisions that have adverse financial consequences, including claims for damages related to:

- Financial mismanagement;
- Violation of duty owed to the non-profit;
- Violation of provincial or federal laws;
- and others.

Automatically included in the Under Our Wing D&O policy and available exclusively to Volunteer Canada members:

Legal Expense Insurance

Up to \$150,000 of coverage for legal expenses associated with defence against a legal event or to pursue legal action against another party.

Access to Legal Helpline Lawyers

For general legal information and assistance for legal questions.

Access to an Online Library of Legal Documents

Lawyer-drafted, Canadian-specific templates built on legal best practices and designed to be guided and customizable. Examples include wills, powers of attorney, employment contracts, service agreements, and more.

Access to Lawyers to Review Simple Legal Documents

Lawyers will provide an annotated copy of the document with their notes to help you understand general legal impacts.

Cyber Liability and Privacy Coverage

Designed to help you manage the risk of holding personally identifiable data, and to mitigate the reputational damage resulting from a data security breach. It covers costs associated with a cyber event or privacy breach, including:

- Damages legally awarded to third parties affected by a breach; and
- Regulatory defence costs and penalties.

HOW TO APPLY

Visit www.underourwing.bmsgroup.com or contact BMS to purchase coverage.

BMS Canada Risk Services Ltd. (BMS)

📞 1-844-294-2715
 ✉ underourwing@bmsgroup.com
 🌐 www.underourwing.bmsgroup.com

More Information

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations, are described in the policy wording, a copy of which can be obtained from BMS.



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NEW! Access to Human Resources Assistance

Speak to a Human Resources professional who can provide you with information regarding HR issues.

How to Report a Claim

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Insurer. You must see to it that the Insurer is notified as soon as practicable of any injury, act, error, or omission, or of an occurrence or an offence which may result in a claim. Please ensure to formally document the incident, including details of those involved.

When reporting, please include:

- Your certificate of insurance
- Statement of claim, Declaration, Motion, complaint letter, or other legal process, as appropriate
- Other relevant documentation

To report a claim, please contact Crawford and Company (Canada) Inc. at 1-877-805-9168 or BMSclaims@crawco.ca.

Additional Insurance Products & Services:

Commercial General Liability Insurance

Commercial General Liability (CGL) protects your organization against claims arising from injury or property damage that you, or your organization, including your volunteers, may cause to another person as a result of your operations and/or premises.

For example, another person may slip and fall on a wet floor on your premises, or you may accidentally cause property damage during an event or activity.

The CGL policy through the Under Our Wing Insurance Program provides coverage for a wide range of events and activities. Please note, some categories of events are excluded. Please contact BMS or review the Commercial General Liability application for more details.

Office Package

This package is designed for organizations with valuable contents or property to insure. It includes Commercial General Liability (CGL), Property/Contents, Business Income, and Crime Protection to ensure comprehensive coverage for your organization.



Property/Contents includes items usual to an office, including equipment, desks, chairs, filing cabinets and computers, as well as any stock and improvements and betterments for which you are responsible.



Business Income insures against loss of income resulting from direct physical loss or direct physical damage to the premises by an insured peril (e.g. fire).



Crime coverage protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the organization.

Cyber Security & Privacy Liability

Participants can purchase a \$1M Cyber Security and Privacy Liability policy to better manage the risk of holding increasingly large quantities of personally identifiable data of clients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

Errors & Omissions Insurance (Professional Liability)

Errors & Omissions (E&O) insurance is designed to protect organizations against claims arising from alleged errors, omissions, or negligence. This typically includes claims related to errors in the delivery or failure to deliver services (e.g.: guidance, counselling, education, expert services, advice, administrative errors in processing grant applications, etc).

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