BFL CANADA

Alberta Not-For-Profit Program

November 2025

It is important for not-for-profit organizations (NFPO) to ensure their physical assets as well as to protect themselves from the potential consequences of the acts or omissions of their representatives through the purchase of various insurance policies. In addition, NFPO Directors and Officers, management, personnel and volunteers also require protection from personal repercussions they may experience as a result of their functions within the organization.

BASIC INSURANCE

Property Insurance

The program provides a comprehensive protection (all risks type) including most physical assets which are owned or leased by the organization or for which it is responsible. The risks covered include environmental risks, water damage, sewage, etc.

A limit is included and covers the property located at the insured premises and also outside the premises (Property up to $1,000,000 value or less).

- Flood
- Earthquake
- Sewer Back up
- All other Water Losses
- Computer System Break-down, media and data $100,000 Per Occurrence
- Business Interruption
- Equipment Breakdown $250,000 Per Occurrence
- Policy Extensions various

Crime Insurance (Dishonesty, Disappearance and Destruction)

The Dishonesty, Disappearance and Destruction policy offers broad coverage against crime. It covers most types of theft: embezzlement of assets by employees and volunteers; destruction, disappearance or fraudulent removal on Insured premises, Bank premises and while in transit; robbery on Insured premises or outside Insured premises; breaking-and-entering, and forgery.

The Property policy offered through the program covers theft but excludes currency, securities, and misappropriation by employees and volunteers. The purchase of a Crime policy would complement the Property policy if your NFPO is faced with these types of risks. **Policy conditions and exclusions apply.**

The following presents the coverage options available under the program:

- Employee Dishonesty
- Loss Inside the Premises
- Loss Outside the Premises
- Money Order and Counterfeit Paper Currency
- Depositors Forgery
- Credit Card Forgery

Cyber Insurance

Cyber security is a growing area of concern for businesses of all sizes. From internal breaches caused deliberately or inadvertently by sta, to computer systems frozen by ransom-demanding hackers, your entire operation can be critically compromised with a few clicks of a mouse. The way you respond in the hours and days that follow a breach can make or break your business. With Expert® Cyber, we take care of meeting regulatory requirements and covering fees, notifying a ected individuals, managing business interruption, and restoring lost data.

AROUND-THE-CLOCK SERVICES

- Crisis management
- Public relations
- Notifying clients
- Credit monitoring
- Forensic investigation
- Legal support

COMMON TYPES OF DATA BREACH

- Stolen laptop or storage device
- Ransomware attacks
- Payment card fraud
- Point-of-sale malware
- Stolen physical les
- Denial-of-service attacks
- Hacked email accounts
- Employee misuse of customer data
- Sensitive information sent to a wrong email, fax, or address

Cyber Coverage Group 1 $50,000 or Coverage Group 2 $100,000
— Third Party Information security and privacy liability
— Regulatory defence and penalties
— Payment card industry fines, expenses, and costs
— Cyber Extortion
— First party data protection
— First-party network business interruption

Commerical General Liability Insurance

This type of coverage is essential for an NFPO. Its intent is to protect the Insured against financial losses arising from acts or omissions causing bodily injury or property damage to a third party and for which the Insured could be held liable.

Should the Insured receive notice of bodily injury or property damage suffered by a third party during the policy period, the claim should be transmitted to the Insurer immediately. If the claim is admissible, the Insurer will assume defense costs as well as the amount imposed by judgment of a court or the amount agreed between parties up to the limits outlined in the policy. This insurance does not cover punitive or exemplary damages and is subject to conditions and exclusions.

Commercial General Liability $5,000,000 limit rated on entity gross revenue:
— Bodily Injury and Property Damage
— Products & Completed Operations
— Personal and Advertising Injury Liability
— Non-Owned Automobile Liability
— Minimum Premium $500.00 annual

Additional coverages available:
— Professional Liability $100,000 Limit of Liability
— Legal Solutions $200,000

Directors and Officers Liability Insurance

Directors and Officers of NFPOs can be held jointly and severally responsible for acts or omissions arising from the performance of their duties. Consequently, they can be personally sued for failure to properly oversee or manage the activities of the organization. Furthermore, they can be held jointly responsible for acts of other Directors and Officers simply because they sit on the same Board.

This insurance protects Directors, Officers and all personnel and volunteers of the organization for compensatory damages they may have to pay to third parties arising from acts and omissions occurring within the scope of their duties, up to the limits outlined in the policy.

Even when unfounded, a lawsuit against a Director, an Officer, an employee or a volunteer can involve important defense costs. Directors and Officers Liability Insurance covers both defense costs and amounts agreed between parties or imposed by the judgment of a court, as long as the claim has been reported to the Insurer and is deemed admissible.

Directors and Officers Liability rated on entity gross revenue:
— $2,000,000 Limit
— Minimum Premium $250.00 annual
— $5,000,000 Limit
— Minimum Premium $400.00 annual

BFL CANADA makes a difference.

ACCESS THE PORTAL:

https:/nonprofit.bflcanada.ca/en/account/home/

FOR ALL QUESTIONS REGARDING THE PROGRAM:

nonprofit@bflcanada.ca

FOR MORE INFORMATION:

BFL CANADA Risk and Insurance Services Inc.
9426 51 Avenue, Suite 313
Edmonton, Alberta T6E 5A6
T. 833-229-3770 **F.** 587-521-2606
Toll-free: 1-780-229-3770

bflcanada.ca |