



FIRSTBROOK, CASSIE & ANDERSON LTD.

### About FCA

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Firstbrook Cassie & Anderson Limited is an independent insurance brokerage. Established in 1919, FCA has a longstanding reputation for meticulous professionalism and unsurpassed service to our clients. Your FCA insurance professional follows a long tradition of dedication to providing security and value through custom insurance solutions.

Today's insurance marketplace can be challenging. At FCA, we possess the skills and knowledge necessary to build the right solutions for your enterprise. The resources of our numerous insurers - including specialty underwriters - fully support this undertaking.

Contact us today for a free, no-obligation quote.

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FIRSTBROOK, CASSIE & ANDERSON LTD.

# Band*Sure*

## For Members of

## Canadian Band



## Association(Ontario)

[www.fcainsurance.com](http://www.fcainsurance.com)

## **Property Coverage** **(included in Basic Policy)**

The BAND*Sure* property and casualty Insurance Program provides broad property coverage to protect your band's assets.

1. \$30,000 Property of every description including copyright sheet music, stage risers, uniforms and other basic property
2. \$25,000 Computer equipment
3. \$10,000 Extra Expense – to cover additional expenses you may incur continuing operations in the event of a loss
4. \$25,000 Personal Property of Volunteers and Employees, not including personal musical instruments (\$1,000 per person)
5. \$2,500 Money and Securities
6. Increased property coverage available (**\$.30/\$100 additional**)
7. \$1,000 Deductible

## **General Liability Coverage** **Basic Premium \$750/Year**

BAND*Sure* delivers General Liability coverage to protect your band from the threat of legal action arising from third party bodily injury or property damage.

1. Available coverage limits from \$2,000,000 to \$5,000,000 (**\$.100/\$1M additional, max \$5M**)– bodily Injury, Property Damage, Personal Injury (can be increased for specific performance or venues)
2. \$500,000 Tenant's Legal Liability – any one premises
3. Employees, Members & Volunteers are included as Additional Insured under the policy
4. Non-owned Auto Coverage (SPF6) with a liability limits matching your General Liability limit.
5. \$1,000,000 Advertising Injury (per occurrence and annual aggregate)
6. \$50,000 *Physical Damage* to Hired Autos (SPF94)
7. \$10,000 Medical Payments – any one person

## **Directors' & Officers' Coverage** **Starting at \$450/Year + Tax**

BAND*Sure* offers insured groups the option of obtaining inexpensive Directors' & Officers' Liability coverage.

1. Available coverage limits from \$1,000,000 to \$5,000,000
2. Coverage addresses allegations – *whether they have merit or not* – such as Employment practices, Defamation, Misrepresentation and Non-Disclosure, Breach of Fiduciary Duty, and certain bankruptcy-related claims such as unpaid wages, un-remitted source deductions, GST and PST
3. Defence costs are included in the limit of liability
4. No Deductibles

*Please note that additional detailed information will be required in order to provide a quote for this coverage*