

MISCELLANEOUS PROPERTY INSURANCE SUMMARY OF COVERAGES

Who is Insured:	Provincial Sport Governing Bodies (PSGB) listed in the individual Certificates issued as part of the Master Policy.
What Does this Policy Cover:	The policy, subject to its conditions and limitations, insures property against All Risks of direct physical loss or damage occurring during the policy term.
What Type of Property is Covered:	All Articles of Miscellaneous Property owned by the PSGB including but not limited to Sports Equipment, Uniforms, Office Equipment and similar items.
Type of Coverage Provided:	Settlement on a Replacement Cost Basis. Replacement Cost means the cost of replacing, repairing, construction or reconstructing (whichever is the least expensive) the property without deduction for depreciation subject to a \$500.00 deductible per occurrence.