

Period of insurance:
April 1st 2018 to April 1st 2019

**PROPERTY AND GENERAL LIABILITY
INSURANCE PROGRAM FOR RESOURCES WITHIN
THE MEANING OF THE "ACT RESPECTING THE
REPRESENTATION OF FAMILY-TYPE RESOURCES
AND CERTAIN INTERMEDIATE RESOURCES AND
THE NEGOTIATION PROCESS FOR THEIR GROUP
AGREEMENTS" (LOI SUR LA REPRÉSENTATION DES
RESSOURCES DE TYPE FAMILIAL ET DE CERTAINES
RESSOURCES INTERMÉDIAIRES ET SUR LE RÉGIME
DE NÉGOCIATION D'UNE ENTENTE COLLECTIVE LES
CONCERNANT - LRR)**

CERTIFICATE OF INSURANCE

This insurance program is designed solely for Resources that are within the meaning of the LRR and for which "group agreements" have been concluded between the Minister of Health and Social Services and the mandated associations listed below or for unrepresented resources for which the Minister of Health and Social Services determined the conditions of practice :

- Alliance des associations démocratiques des ressources à l'enfance du Québec (ADREQ-CSD);
- Alliance des associations démocratiques des ressources à l'adulte du Québec (ADRAQ-CSD);
- Fédération des familles d'accueil et des ressources intermédiaires du Québec (FFARIQ);
- Regroupement des ressources résidentielles adultes du Québec (RESSAQ);
- Fédération de la santé et des services sociaux (FSSS-CSN);
- Syndicat canadien de la fonction publique (SCFP- FTQ).



Direction des assurances du réseau
de la santé et des services sociaux

www.darsss.ca



CERTIFICATE OF INSURANCE

PROPERTY AND GENERAL LIABILITY INSURANCE PROGRAM FOR RESOURCES WITHIN THE MEANING OF THE "ACT RESPECTING THE REPRESENTATION OF FAMILY-TYPE RESOURCES AND CERTAIN INTERMEDIATE RESOURCES"

**INSURED:
(the "Resource")**

(Surname and first name of the natural persons responsible for the Resource and concluded the "specific agreement")

RESOURCE'S ADDRESS:

(Civic address, city and postal code of the main residence)

NAME OF THE INSTITUTION:

(Name of the Institution that has entered into the "specific agreement" with the Resource)

IMPORTANT : This certificate of insurance shall **ONLY** be valid if it is attached to the "specific agreement*" of the Resource identified above, resulting from the "group agreement" referred to in the Act respecting the representation of family-type resources and certain intermediate resources, and represented by the following association:

* This certificate shall also be valid if it is attached to a current and valid agreement, signed according to the terms of section 123 of the LRR.

PERIOD OF INSURANCE:

From April 1st 2018 to April 1st 2019

TYPE OF INSURANCE	INSURER AND POLICY NUMBER	AMOUNT OF INSURANCE	DEDUCTIBLE
Property Insurance: damages caused by a user to property belonging to the resource.	Northbridge General Insurance Corporation Policy no: CBC0725178	\$1,000,000. per claim and per policy period for each resource, subject to an annual aggregate limit of \$10,000,000. for all resources.	\$500. per period of insurance and per resource.
General and Professional Liability Insurance: exclusively for the resource's activities in accordance with the "Specific agreement", including Tenant's Legal Liability.	Newline Syndicate 1218 at Lloyds Policy no: 1801537	\$2,000,000. per policy period, subject to an annual aggregate of \$10,000,000. for all resources.	None for bodily injury. \$500. per claim for property damage.

IMPORTANT COMMENTS

The program will only honor claims filed with a civil court exercising its jurisdiction within Canada, the United States of America, or their territories or possessions.

The insurance afforded by the policies described above is subject to all conditions, limitations and exclusions of said policies. This certificate does not amend, extend or alter the insurance afforded by the policies listed above. Amounts shown may have been reduced by claims paid during the period of insurance. This certificate is issued for information only and confers no rights upon its holder.

Vézina assurances inc.

Dated in Montreal, on April 1st, 2018

(Signature of authorized representative)

Property and General Liability insurance program for resources within the meaning of the LRR

This program is for family-type resources and intermediate resources who concluded a "specific agreement" with a public institution of the health and social services network, or had concluded an agreement kept current under section 123 or the LRR.

A resource is a natural person who takes in, at his or her principal place of residence, a maximum of nine users referred by one or more public institutions.

Insurance afforded to resources

General and Professional Liability Insurance

Principal protection

- Claims or civil lawsuits for bodily injury or property damage caused by users under the resource's care, and for whose actions the resource may be held liable;
- Claims or civil lawsuits resulting from activities as a resource.

Important limitations

This program is extended to cover the resource's spouse, his/her employees, including guardians, remunerated or not, while performing their duties on behalf of the resource. However, members of a professional order other than those responsible for the resource are excluded when the claim is related to a professional act (or its absence of) in the scope of its duties.

Any insured who is neither the author nor the accomplice will be defended in civil court for compensatory damages arising out of allegations of sexual contact, abuse, harassment or aggression. However, no insurance protection is afforded to insureds against penal or criminal charges arising from these acts.

Property Insurance

Principal protection

Damages caused by a user to property belonging to the resource, according to the same valuation clause stated in the resource's home insurance policy (i.e. replacement cost* or actual cash value) and according to its insurance amounts and exclusions. In absence of such policy, claim settlements are based on the actual cash value of the damaged property and are subject to the limitations contained in the Quebec Personal Property Form IBC - 1503Q (06-2017), issued by the Insurance Bureau of Canada (IBC).

* Please note that "Replacement cost with no obligation to repair, rebuild or replace" is not granted under this insurance program.

Principal exclusions

- Damages caused to the resource's motor vehicles;
- Damages resulting from a lack of maintenance of the resource's property;
- Damages arising from normal wear and tear, gradual deterioration, or repeated use or misuse.

Protection the resource's own home insurance policy must include

Except for damages caused by users, the resource has the obligation to obtain and/or maintain a comprehensive home insurance policy with the insurer of their choice with sufficient limits to cover the value of their property and personal belongings, or its leasehold improvements, including the risks associated with the general liability for its activities other than being a resource. At the request of the institution, the resource must provide proof of their home insurance policy specifying the risks insured, the period of insurance, as well as proof of payment.

For additional information concerning "Group agreements" and "Specific agreement", visit the CPNSSS RI-RTF website.

Insurance afforded to the resource's users

General Liability Insurance

The Quebec Health and Social Services Network provides general liability insurance coverage of \$2,000,000. per insurance period for claims or civil lawsuits resulting from bodily Injury or property damages caused by users. A \$1,500 deductible, payable by the Institution, is applied per occurrence for property damage.

Principal exclusions

- Damages arising from the use of a motor vehicle;
- Personal injury such as anxiety or psychological shock or mental anguish, caused to a resource.

Property Insurance

Property belonging to users or for which they may be held liable by contract is covered by a property broad form insurance policy. The indemnity is for the replacement cost of the damaged property, and subject to a limit of \$5,000. per claim and per User. A \$300. deductible per claim and per user is applied.

Principal exclusions

- Damages caused by a lack of maintenance;
- Damages resulting from normal wear and tear;
- Damages resulting from gradual deterioration, or repeated use or misuse.

About the DARSSS

The Direction des assurances du réseau de la santé et des services sociaux (DARSSS), has been designated by the Ministry of Health and Social Services as manager of the Property and Liability Insurance program for resources within the meaning of the LRR, and of other insurance protections for the public Health and Social Services Network. Its office is located at 505 De Maisonneuve boulevard West, suite 900, in Montreal, Quebec, H3A 3C2.

To learn more about the DARSSS, visit our website at www.darsss.ca.

What should you do in case of a claim?

Notify the DARSSS **immediately** of any loss or claim in order to determine if the insurance program is triggered. You must never make payments or assume any obligations without the DARSSS' authorization.

To report a claim from Monday to Friday between **8:30 AM and 4:30 PM**, please contact the DARSSS at:

By phone: **514-282-4274 or**
 1-800-990-4861 (toll-free)

Fax: **514-282-4265**

E-mail: **assistance@darsss.ca**

To report an **urgent claim outside regular business hours**, please contact **Cabinet d'expert en sinistre IndemniPro**, at **1 866 556-1777**.

Questions?

For any information about this insurance program, contact Chantal Rioux, Insurance Advisor, by phone at **514-282-4263** or by email at **chantal.rioux@darsss.ca**.

You can also visit our Web Site at www.darsss.ca by consulting "Ressources visées par la Loi sur la représentation des ressources".