



COMMUNITY ASSETS AND RISK MANAGEMENT PROGRAM

NationsPLUS™ Community Assets and Risk Management Program, offered by Aon Reed Stenhouse Inc., can provide Aboriginal communities across Canada with a “municipal-type” insurance program. As Aon specializes in Aboriginal risks, NationsPLUS™ can provide limits and coverages that are generally broader than those offered by the traditional marketplace. The potential liability exposure of Aboriginal governments is being reviewed on an ongoing basis to ensure that coverage keeps pace with community experiences.

The program is culturally sensitive and responsive to the unique and diverse needs of:

- Birthing and health centres
- Elders’ programs and services
- Day cares
- Volunteer groups
- Housing departments
- Community operated schools
- Public works and roads departments
- Water treatment facilities
- Local council owned businesses
- Medical, police, and fire services
- Life safety
- Social services
- Other community groups

NationsPLUS™ Community Assets and Risk Management Program coverage includes:

Property of Every Description – Blanket/All Risks Replacement Cost – Can include Council owned buildings, contents, office equipment, public works garages, health services, schools, water treatment facilities, police and fire departments, social housing, local government owned and operated businesses, forestry operations, marinas, campgrounds, casinos, bingo halls, etc.

Crime – Option to purchase limits up to \$1,000,000.

Automobile/Fleet – Can include emergency equipment, light and heavy commercial vehicles, logging trucks, school buses, ambulances, all terrain vehicles, snow vehicles, police cruisers. Coverage is available for newly acquired and leased vehicles.

Unlicensed and Heavy Equipment – Can include graders, bulldozers, forestry equipment, delimiters, skidders, tractors, loaders, compactors, and road building equipment. Coverage is available for newly acquired or leased equipment.

Professional Errors and Omissions Liability – Can include medical malpractice for birthing centres, wellness centres, healing centres, and counselling. Option to purchase limits up to \$25,000,000.

Community Public Officials Errors and Omissions – Coverage includes Chief and Council, employees, volunteers, firefighters, and police officers. Option to purchase limits up to \$25,000,000.

Environmental – Available for waste disposal sites, gas stations, and economic development initiatives. Option to purchase limits up to \$2,000,000.

we have you covered

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Course of Construction and Builders' Risk – Option to purchase limits up to \$2,000,000. Higher limit option is also available upon request.

Watercraft – Available for owned and non-owned watercraft.

Directors' and Officers' Liability – Includes Council-approved boards and committees. Option to purchase limits up to \$1,000,000. Higher limit option is also available upon request.

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