

## **MISCELLANEOUS PROPERTY INSURANCE SUMMARY OF COVERAGES**

<b>Who is Insured:</b>	Provincial Sport Governing Bodies (PSGB) listed in the individual Certificates issued as part of the Master Policy.
<b>What Does this Policy Cover:</b>	The policy, subject to its conditions and limitations, insures property against All Risks of direct physical loss or damage occurring during the policy term.
<b>What Type of Property is Covered:</b>	All Articles of Miscellaneous Property owned by the PSGB including but not limited to Sports Equipment, Uniforms, Office Equipment and similar items.
<b>Type of Coverage Provided:</b>	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.