

# Customized Insurance Solutions for OHSNA Members



Insurance | Risk Management | Consulting



## Ontario Homes for Special Needs Association (OHSNA) Program Overview

Working in partnership with Aviva Canada Inc., we have developed an insurance program with coverage options tailored to address the unique risks and liabilities faced by homes for special needs.

Based on experience and a special relationship with the OHSNA built over time, our program offers members competitive rates, expert risk management advice and ongoing support from a dedicated client service team.

### Building & Contents

- All risk replacement cost including flood, earthquake, sewer back-up
- Boiler & machinery breakdown, including consequential loss
- Resident personal property coverage available

### Loss of Business Income

- Actual loss sustained
- \$10,000 extra expense - included
- \$25,000 professional fees

### Crime Coverage

- \$50,000 employee fidelity bond
- \$ 5,000 loss of money and securities

### Liability

- \$5,000,000 general liability
- \$1,000,000 tenant's legal liability
- Pollution clean-up and removal
- Non-owned automobile liability
- Vicarious liability

### Dedicated Client Service Teams

We have established a team-based approach with client service teams that specialize in different industry segments, including one dedicated to OHSNA members.

This specialized team approach provides our clients insurance expertise, industry-specific knowledge and most importantly, access to the expert support they need.

### In-House Claims Support

We take tremendous pride in our ability to adjust claims professionally, quickly and fairly. Our in-house claims department and network of claims adjusters offers the expertise you demand, including 24 hour access to claims support.

### Community Support

Our dedication to the local community is evident through both monetary donations and volunteer participation by our staff. We are proud to be an integral part of the community by supporting a wide range of organizations within Ontario.

## Globally Known.

With more than 33,000 employees, offices in 49 countries and capabilities in over 150 countries, our expertise and deep knowledge meets the sophisticated financial needs of clients around the world.

We help clients address risk, protect assets and recover from losses. The products and services we provide keep businesses running and enable individuals and families to rebuild their lives. We have been helping solve unique challenges for over 90 years with industry-specific knowledge, insights and actions. Drawing on our foundation of teamwork, ethics and service excellence, we partner with you to deliver insurance solutions designed to help you succeed.

## Locally Grown.

Our Canadian roots run deep, dating back to 1890. With more than 1,200 insurance professionals in over 30 offices across Canada, we provide the local service and expertise necessary to deliver insurance solutions for your unique challenges.

Our success is directly attributed to our local expertise and our enduring commitment to do what's right for our clients, and for their communities. This has allowed us to define our locally-grown culture – the same culture for which we are globally known.

**The Gallagher Way**  
since 1927.

The OHSNA Insurance Program is underwritten by Aviva Canada Inc., one of the leading property and casualty insurance groups in Canada, providing home, personal, automobile, recreational vehicle, group and business insurance to more than three million customers.



**For more information please contact**

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