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, insurers 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.