

Policy Summaries

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All Property Blanket Insurance Policy

TOP

The All Property Blanket Insurance Policy insures all GN property from the occurrence of loss due to all risks of a direct physical nature. This includes all property in which the GN owns, leases, or contracts. The insured items within this policy are:

- All buildings and structures held (owned, leased or rented) by the GN, as well as the contents of those buildings (furniture, fixtures, stock, tenants improvements etc.),
- All petroleum storage facilities including the inventory of each facility, and,
- All bridges.

Properties which are excluded from the coverage in this policy are:

- Aircraft, watercraft, and vehicles licensed for highway use (these are specifically insured on separate policies),
- Live animals or birds, land, growing crops or standing timber,
- Currency, money, deeds, evidence of debt, notes, securities, jewelry, precious stones, furs,
- Property in the course of ocean marine transit, except while on ferries in connection with land transportation. (property shipped by sea is insured on a separate policy),
- Property sold by the insured under conditional sale, trust agreement, installment plan or other deferred payment plan, after delivery to customers,
- In respect of the Nunavut Housing Corp. only, single family dwelling units (not applicable to property in the course of construction and/or renovation),
- Any boiler or pressure vessel. (insured on a separate policy).

NOTE: There is no private insurance for property damages to Nunavut Housing Corporation's assets. There is an agreement between the GN and the NHC to cover property excluding single family dwellings and duplexes. All losses must be reported to the Risk Management office for claim tracking, statistical and risk assessment purposes.

The All Property Blanket Insurance policy protects all GN assets from loss due to all risks of a direct physical nature. Examples of the insured risks under this policy are: fire, flood, earthquake, hail, lightning, windstorm, impact by vehicle, water damage, smoke damage, vandalism, strike, riot, theft except where as specifically excluded. However, this policy will **not** respond to loss or damage caused by:

- Error in design; faulty workmanship or faulty materials (this is with respect to assets in the course of construction or renovation).
- Unexplained loss, mysterious disappearance, shortage disclosed on taking inventory,
- Mechanical breakdowns, wear and tear, and gradual deterioration.

How is the Value of the Insured Property Assessed?

The actual current cost to either repair or replace damage property with materials of a similar kind and quality without deduction for depreciation unless we do not replace in which case actual cash value will be paid. All costs and expenses incurred in the demolition and debris removal are covered. As well as any extra needed expense incurred in order to continue as nearly as practicable in the normal conduct of operation following destruction or damage. Property of others will be assessed when the GN is found liable. Lastly, fuel in respect to the fuel storage facilities – the replacement value at the time of the loss of fuel oil delivered (emergency or other wise) to the fuel storage facility(ies) involved in the loss.

Boiler and Machinery Insurance Policy

TOP

The Boiler and Machinery Insurance Policy insure boilers and pressure vessels that have an internal working pressure of greater than 15 pounds per square inch. This policy also insures air conditioning and air handling systems, and the associated piping and accessory equipment. Also insured in this policy is the mechanical or electrical machinery or apparatus(es) used for the generation, transmission, or use of mechanical or electrical power. In the case of a sudden accident breakdown of the machinery, evaluation of the property involved occurs and the cost to repair, replace, or reinstate the property is estimated.

In the event of damage to property resulting from explosion, rupture, bursting or other sudden and/or accidental breakdown of boilers, pressure vessels and mechanical or electrical apparatus, notice is to be given promptly to the Risk Management and Insurance office.

Comprehensive General Liability Insurance Policy

TOP

The Comprehensive General Liability Insurance Policy insures the legal liability of the government to third parties for:

- Bodily injury, including shock, mental anguish, sickness or disease, and death,
- Personal injury including libel, slander, defamation of character, humiliation, invasion of privacy, wrongful eviction or entry, and discrimination,
- Property damage to others arising out of all premises, locations, and operations of the Government

This insurance policy protects the Government and any employees, agents or volunteers performing any duty or undertaking for the Government. This policy insures employees that are acting within the scope of their duties from claims or legal actions brought by any person as the result of negligence. This policy covers the cost to investigate and defend any suit, claim or allegation seeking damages against the Government for which coverage is provided.

Motor Vehicle Liability Insurance Policy

TOP

The Motor vehicle Liability Insurance Policy insures all vehicles that are owned by, registered in the name of, and/or leased to the GN. This policy insures the GN against any bodily injury, death, or damage to any third party property from the use or operation of a GN vehicle. Only damages sustained by third parties are covered (liability coverage only). Damages sustained by the GN's vehicles are not covered.

NOTE: Damages and accidents involving GN vehicles must be reported to the Risk Management and Insurance office. It has not been economical to purchase collision insurance based on the GN's reported physical damage losses.

Legal Liability for Physical Damage to Rented Vehicles Policy

TOP

The Legal Liability for Physical Damage to Rented Vehicles Insurance Policy insures the legal liability for physical damage (collision and comprehensive) to short term rental vehicles. This coverage is similar to the collision deductible waiver provided by the vehicle companies for an additional daily fee. So if the vehicle is rented for less than six months, the additional insurance should not be purchased.

Aviation Liability Insurance Policy

TOP

The Aviation Liability Insurance Policy insures all legal liability to a third party imposed on the GN arising out of the ownership, operation, management, or maintenance of airports, airstrips and heliports. Also the policy covers all legal liability to a third party imposed on the GN arising from the lease and/or operation of chartered aircraft. This policy insures the liability of the GN in case it may become legally obligated to pay as a result of bodily injury or property damage stemming from airport and/or aircraft operations. These airport operations may include product liability, which arises from the sale and distribution of aviation fuel. The insurers have the right and duty to defend any suit seeking those damages.

This Policy insures:

- The GN and any GN employee
- Anyone who is under contract to the GN for the management; maintenance or operation of airport premises,
- Anyone who is under contract to the GN for dispensing aviation fuel products. (Provided they are not a processor, manufacturer or refiner of petroleum products and they are not the distributor or supplier of petroleum products to the GN.)

Cargo Insurance Policy

TOP

The Cargo Insurance Policy insures any GN cargo of any description, shipped by any means (air, sea, land etc.), from any location in the world. This is not a blanket policy so in order for items to be insured, the insurer must receive notice of the cargo being shipped prior to it leaving its point of origin. This insurance is not used, except for specific requests.

Marine Hull and Machinery Insurance Policy

TOP

The Marine Hull and Machinery Insurance Policy insures any direct damage to GN vessels. The conditions of insurance is subject to the rules of the British Marine Mutual Hull Insurance Association United (Class 1 – Hull and Machinery – Marine Risks, amended as applicable)

Protection and Indemnity Insurance Policy

TOP

The Protection and Indemnity Insurance Policy insures all legal liability imposed on the GN arising from the use, ownership, maintenance, and operation of vessels. Also insured under this policy is excess collision liability in the event that there is damage to other vessels. The insuring conditions of this policy strictly follows the rules of the British Marine Protection and Indemnity Mutual Insurance (for Liability) Association (Class 2 – Protection and Indemnity).

Employee Travel Accident Insurance Policy

TOP

The Employee Travel Accident Insurance Policy is restricted to active full time employees of the GN under the age of seventy years of age. Under this policy the insured are separated into various classes depending on the position held by the employee.

- Class I:** All Commissioners, Ministers, Executive Assistants, Members of the Legislative Assembly, Territorial Judges and all Senior Managers (former Hay Plan employees) under age 70 whose named positions are on file with the Policyholder.
- Class II:** All other GN employees and contract physicians under age 70, excluding Class 1, Class 3 and Class 7 insured persons.
- Class III:** All employees, members and guests of Public Boards, Committees and Agencies, excluding Class 1, Class 2 and Class 7 insured persons.
- Class IV:** All student legal clerks under age 70 who travel with the Supreme Court Party.
- Class V:** Board members of Nunavut Business Development Corporation (NBCC) under age 70.
- Class VI:** Research students of the Policyholder under age 70.
- Class VII:** Union employees of Nunavut Arctic College, Nunavut Housing Corporation and Government of Nunavut under age 70, excluding Class 1, Class 2 and Class 3 insured persons.

Student Accident Insurance Policy (GN coverage)

TOP

The Student Accident Insurance Policy insures students who are:

- A student regularly enrolled in a school operated by the Department of Education of the GN. Or,
- In or on school property or premises. Or,
- Traveling back or forth to school activity.

For students whom are full time resident's students, they receive 24-hour coverage. This coverage includes the following:

- Double indemnity for loss of life while riding in a school bus,
- Dental accident expense reimbursement,
- And, other accident related expense reimbursement

The exclusions of this policy include:

- Injuries which are insured under the Workers Compensation Act or other Legislation,
- Air Travel other than as a passenger in a licensed passenger aircraft,
- Treatment or services which are insured under any Federal or Provincial Medical care or Hospital Plan.
- Fractures or sickness that occurs while the child is at school.

Student Travel Accident Insurance Policy

TOP

The Student Travel Accident Insurance Policy is applicable to all students and guests under age 70 during any bona fide trip organized by schools of the Department of Education and/or Nunavut Arctic College of the GN. Prior to the students' excursion, the Risk Management and Insurance office must be informed of the excursions by submitting a Sponsored and Approved Student Excursion Form. In no event shall the duration of the trip exceed 60 days. This insurance policy covers the losses incurred from expenses due to injury or sickness while outside of the territorial limits of Canada. The following however are excluded and not insured under this policy:

- Pregnancy or complications thereof within two months of the expected termination date of the pregnancy,
- Where the excursion is traveling in a declared or undeclared war region
- Suicide or attempted suicide.

International SOS Assistance Inc or Industrial Alliance Pacific Life Insurance company must be notified within 48 hours, or when reasonably possible, following an emergency.

International Medical and Travel Assistance Services

- 24 hour access to International SOS Global Alarm Centers for medical information, referrals and emergency assistance.

Before receiving any medical services or advice, the Insured Person should call the numbers shown on their IAP Emergency Assistance card and be prepared to provide the following information:

- Name of person calling.
- Telephone number and relationship to the Insured Person.
- Insured Person's full name, location and that he/she is covered under an Industrial Alliance Pacific Life Insurance Company policy, providing the group policyholder name and policy number.
- Name, location and telephone number of hospital or treating physician.
- Nature of illness, injury or medical problem should be explained as well as the type of help needed.

International SOS Assistance Inc or Industrial Alliance Pacific Life Insurance company must be notified within 48 hours, or when reasonably possible, following an emergency.