



Health Care Protection Program Coverage Summary Document

CRIME AGREEMENT
Effective 12:01 am PST July 1, 2012

Note: Summaries are for reference purposes only. In the event of a loss or inquiry, policy wordings including terms, conditions and definitions will apply.

Covered Health Care Agencies (HCAs)	Health-Care Auxiliaries on record with the British Columbia Association of Health-Care Auxiliaries
Deductible	\$500
Coverage Agreements	Employee Dishonesty Coverage: Direct loss of HCA property through infidelity of an HCA employee.
	Employee Dishonesty – Third Party Coverage: Direct loss of a third party's property through infidelity of an HCA employee.
	Loss Inside Premises Coverage: Direct loss of money or securities from inside the HCA premises.
	Loss Outside Premises Coverage: Direct loss of money or securities from outside the HCA premises.
Coverage Agreements (cont.)	Money Orders and Counterfeit Paper Currency Coverage: Loss due to acceptance in good faith of counterfeit money or money orders.
	Depositor's Forgery Coverage: Direct loss caused by cheque forgery.
	Funds Transfer Fraud: Loss arising from fraudulent transfer of electronic funds

	<p>from the HCA's account.</p> <p>Credit Card Forgery Coverage: Loss arising from the theft or unauthorized use of HCA credit cards.</p> <p>Misappropriation of Transportation Tickets: Loss which the HCA must pay for the misappropriation of airline, bus or taxicab tickets or vouchers.</p> <p>Computer Fraud: The unlawful taking of money or securities through the use of any computer system.</p>
Extensions	<p>Reasonable expenses, other than internal costs (such as employee remuneration), incurred by an HCA with the consent of the program:</p> <ul style="list-style-type: none"> • to establish the existence and amount of a loss • to reproduce data • to enable an HCA to resume operations to a similar standard as immediately before a loss.
Losses Excluded	<p>The following is not an exhaustive list. In the event of any discrepancy, coverage wordings shall apply.</p> <ul style="list-style-type: none"> • Any part of a loss arising solely from a profit or loss comparison • Any part of a loss arising solely from a comparison of inventory records • Loss by an employee after the discovery of a dishonest or fraudulent act by the employee • Loss resulting from unintentional errors or omissions • Extortion
Valuation/Settlement	<p>Actual cash value of securities at the close of business on the business day preceding the date of discovery of the loss.</p> <p>Actual cash value or actual cost of repair or replacement on other property.</p>
Conditions	<p>Prompt notice must be given to HCPP and to police.</p>