

*The MIABC*

## PROPERTY AND ANCILLARY INSURANCE

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Through the MIABC's brokerage arm, Civic Risk Insurance Solutions Inc. (CRIS), the MIABC can provide its members with a full suite of ancillary coverage including:

- Accidental Death & Dismemberment
- Cyber Liability
- Marina Operations Legal Liability
- Piers, Wharves & Docks
- Hull & Machinery
- Airport Liability
- Legal Expense
- Environmental Impairment Liability

*Need more*

## INFORMATION?

If you have any questions about the MIABC's Property & Ancillary Insurance Program, please contact the MIABC's

Director of Insurance, Glenn McLaughlin, at [gmclaughlin@miabc.org](mailto:gmclaughlin@miabc.org) or Insurance Services Coordinator, Marina Sen, at [msen@miabc.org](mailto:msen@miabc.org).

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MIABC

## Property & Ancillary



The MIABC's Property Insurance Program incorporates some of the best features from the many insurance policies that we have reviewed.

- Blanket coverage for property of every description with no co-insurance requirement;
- Property extensions and special limits of coverage that are competitive and, in some cases, more generous than commercial policies;
- Coverage for business interruption and loss of income or rents;
- Crime coverage; and
- Loss settlement conditions that are broad and flexible.



*The MIABC Property Insurance Program supports the vibrancy and stability of BC communities*

*“The MIABC serves every member equally and uniquely”*

**Much like our Liability Protection Agreement, the Property Insurance Agreement will continuously evolve and expand over time.**

The MIABC has partnered with an experienced broker, who has binding authority agreements with Lloyd's underwriters and domestic insurers, to assist in providing the “One-Stop Shopping” solution that our members desire. All lines of coverage will be bundled together and branded as the MIABC Property Insurance Program.

Our partnership with an experienced broker also provides us with the ability to create insurance products that are developed to meet the evolving needs of our members. The group purchase of insurance products allows us to save money on behalf of our members. Coverage will be placed with the insurer offering the most favourable rates and terms for our members.

