

CERTIFICATE OF INSURANCE

Period of insurance:

April 1st 2025 to April 1st 2026

PROPERTY AND LIABILITY INSURANCE PROGRAM FOR RESOURCES WITHIN THE MEANING OF THE "ACT RESPECTING THE REPRESENTATION OF FAMILY-TYPE RESOURCES AND CERTAIN INTERMEDIATE RESOURCES AND THE NEGOTIATION PROCESS FOR THEIR GROUP AGREEMENTS" (*LOI SUR LA REPRÉSENTATION DES RESSOURCES DE TYPE FAMILIAL ET DE CERTAINES RESSOURCES INTERMÉDIAIRES ET SUR LE RÉGIME DE NÉGOCIATION D'UNE ENTENTE COLLECTIVE LES CONCERNANT - LRR*)

This insurance program is designed solely for resources that are within the meaning of the LRR and for which "group agreements" have been concluded between the Minister of Health and Social Services and the mandated associations listed below or for unrepresented resources for which the Minister of Health and Social Services determined the conditions of practice:

- *Section des associations de ressources à l'enfance du Québec (CSD) (Section ADREQ (CSD)) ;*
- *Section des résidences d'accueil à l'adulte CSD (SRAA CSD) ;*
- *Fédération des familles d'accueil et des ressources intermédiaires du Québec (FFARIQ) ;*
- *Regroupement des ressources résidentielles adultes du Québec (RESSAQ) ;*
- *Fédération de la santé et des services sociaux (FSSS-CSN) ;*
- *Syndicat canadien de la fonction publique (SCFP- FTQ) ;*
- *Association des résidences du Québec (ARQ).*

PROPERTY AND LIABILITY INSURANCE PROGRAM FOR RESOURCES WITHIN THE MEANING OF THE "ACT RESPECTING THE REPRESENTATION OF FAMILY-TYPE RESOURCES AND CERTAIN INTERMEDIATE RESOURCES" (LRR)

**INSURED:
(the "resource")**

(Surname and first name of the natural persons responsible for the resource and concluded the "specific agreement")

RESOURCE'S ADDRESS:

(Civic address, city and postal code of the main residence)

NAME OF THE INSTITUTION:

(Name of the institution that has agreed on the "specific agreement" with the resource)

*** IMPORTANT** This certificate of insurance is only valid when appended to a "specific agreement" and "addenda" (if applicable). These documents stem from the "group agreement" provided for in the Act respecting the representation of family-type resources and certain intermediate resources and the negotiation process for their group agreements. The certificate must mention the information appearing in the « specific agreement » as well as the name of the representative association to which the resource belongs:

PERIOD OF INSURANCE

From April 1st 2025 to April 1st 2026

TYPE OF INSURANCE	Insurer and policy number	Amount of insurance	Deductible	Authorized representative
Property Insurance damages caused by a user to property belonging to the resource	Northbridge General Insurance Corporation P04213469	\$1,000,000. per claim and per policy period for each resource	\$500. per period of insurance and per resource	<i>Vézina assurances inc.</i> Michèle Desormeaux, C.d'A.A., Damage Insurance broker
General and Professional Liability Insurance but solely with respect to its activity as a "resource" and arising out of the "specific agreement", including tenant's legal liability	Self-funded by the Régime d'indemnisation de dommages du réseau de la santé et des services sociaux DARSSS-2025-2026-RC+RCP-RVLR	\$2,000,000. per loss and per resource including tenant's legal liability: \$1,000,000. per loss Basis of settlement: Claims made Retroactive date: April 1 st , 1983	None for bodily injury. \$500. per claim for property damage	DARSSS - SigmaSanté Carolina Sarappa, General Manager

IMPORTANT NOTES

The program will only honor claims filed with a civil court exercising its jurisdiction within Canada, the United States of America, or their territories and possessions.

The insurance afforded by the policies described above is subject to all conditions, limitations and exclusions of said policies. This certificate does not amend, extend or alter the insurance afforded by the policies listed above. Amounts shown may have been reduced by claims paid during the period of insurance. This certificate is issued for information purposes only and confers no rights upon its holder.

Dated in Montreal, on April 1st, 2025

Property and Liability insurance program for resources within the meaning of the LRR

This program is for family-type resources and intermediate resources who concluded a “specific agreement” with a public institution of the health and social services network.

A resource is a natural person who takes in, at his or her principal place of residence, a maximum of nine users referred by one or more public institutions.

Insurance afforded to resources

General and Professional Liability Insurance

Main coverages

- Claims or civil lawsuits for bodily injury or property damage caused by users under the resource's care, and for whose actions the resource may be held liable ;
- Claims or civil lawsuits resulting from activities as a resource.

Important limitations

This program is extended to cover the spouse of the person responsible for the resource, the resource's employees, including the competent substitutes remunerated or not, while performing their duties on behalf of the resource. However, members of a professional order other than those responsible for the resource are excluded when the claim is related to a professional act (or its absence of) in the scope of its duties.

Any insured who is neither the author nor the accomplice of allegations of sexual contact, abuse, harassment or aggression and sued for compensatory damages will be defended in civil court. However, no insurance protection is afforded for penal or criminal charges arising from these acts.

In addition, please note that punitive damages are excluded from this insurance program. In the case of a conviction for this category of damages, no indemnity shall be paid.

Property Insurance

Main coverages

Damages caused by a user to property belonging to the resource, according to the same valuation clause stated in the resource's home insurance policy (i.e., replacement cost* or actual cash value) and according to its insurance amounts and limitations. In absence of such policy, claim settlements are based on the actual cash value of the damaged property and are subject to the limitations contained in the Quebec Personal Property Form IBC1503Q (08-2024), issued by the Insurance Bureau of Canada (IBC).

* Please note that “Replacement cost with no obligation to repair, rebuild or replace” is not granted under this insurance program. The indemnity will be limited to the replacement cost payment conditions.

Principal exclusions

- Loss and damages to resource's motor vehicles ;
- Damages resulting from a lack of maintenance of the resource's property ;
- Damages arising from normal wear and tear, gradual deterioration, or repeated use or misuse ;
- Loss and damages due to bed bugs ;
- Electromagnetic radiation ;
- Data ;
- Communicable diseases.

Insurance coverages required on the resource's home insurance policy

Except for damages caused by users, the resource has the obligation to obtain and to maintain a comprehensive home insurance policy with the insurer of their choice with sufficient limits to cover the value of their property and personal belongings, or its leasehold improvements, including the risks associated with the general liability for its activities other than being a resource. At the request of the institution, the resource must provide proof of their home insurance policy specifying the risks insured, the period of insurance, as well as proof of payment of the premium for the period concerned.

For additional information concerning “Group agreements”, visit the website at the following address:
<https://cpnsss.gouv.qc.ca/ri-rtf/a-propos>

Insurance afforded to the resource's users

General Liability Insurance

A civil liability insurance coverage of \$2,000,000. per loss and per user is provided for claims or civil lawsuits resulting from bodily injury or property damages caused to third parties by a user. A \$2,500. deductible, payable by the public Institution, is applied per occurrence for property damage.

Important information

Among others, the following are excluded: damages resulting from the use of a motor vehicle, property damages caused by a user to the property belonging to a resource, any bodily injury, moral damages including anxiety or psychological shock caused to resources.

Property Insurance

Property belonging to users or for which they may be held liable by contract is covered by a property broad form insurance policy. The indemnity is for the replacement cost of the damaged property, and subject to a limit of \$5,000. per claim and per user. A \$300. deductible per claim and per user is applied.

The « exclusions » and « specific limitations » common to a broad form home insurance policy, applies. Among other things, are excluded damages to property caused by normal wear and tear, gradual deterioration, as well as the willful damage caused by the user.

What should you do in case of a claim?

You must notify the DARSSS' claims team **immediately** of any loss or claim to determine if the insurance program is triggered. You may never make payments or assume any obligations without the DARSSS' authorization.

1. To report a claim, **access the online claim notification form on the DARSSS website: www.darsss.ca** ;
2. On the bulleted list, click on "*Ressources visées par la Loi sur la représentation des ressources (RTF et certaines RI) - CERTIFICAT D'ASSURANCE ET FORMULAIRE DE RÉCLAMATION*" ;
3. Click on "*Comment rapporter une réclamation*" ;
4. Click on the form "*Claim notification form Family-type resources*" ;
5. Fill out the form, join your documents if desired and click on "*Submit my notice of claim*".

A confirmation message will appear on the screen. The DARSSS' claims team will contact you as soon as possible to explain the process and answer your questions if needed.

To contact the DARSSS' claims team: Monday to Friday from 8:30 am to 4:30 pm.

Phone: 514 282-4274 or toll-free: 1 800 990-4861

Email: assistance.darsss@ssss.gouv.qc.ca

Urgent claim outside regular business hours: 1 866 556-1777 independent adjusting firm **IndemniPro**

Please specify that you are a resource covered through DARSSS.

About the DARSSS

The *Direction des assurances du réseau de la santé et des services sociaux – SigmaSanté (DARSSS)*, has been designated by the Ministry of Health and Social Services as manager of the Property and Liability Insurance program for resources within the meaning of the LRR, and of other insurance protections for the public Health and Social Services Network. Its offices are located at 505 De Maisonneuve Boulevard West, suite 900, in Montreal, Quebec, H3A 3C2.

Questions?

For any information about this insurance program, contact us by email at inforirrf.darsss@ssss.gouv.qc.ca and a member of our team will contact you as soon as possible.

You can also visit our Web Site at www.darsss.ca by consulting "*Ressources visées par la Loi sur la représentation des ressources (RTF et certaines RI)*".