

Exclusions

Prior or pending acts

Medical Defence organization (coverage provided by CMPA)

Clinical trials

Bodily injury covered elsewhere

Directors and officers

Land, building, Animal, aircraft, motor vehicles and watercraft

Supply of goods

insolvency, bankruptcy or liquidation

trading debt

Assumed duty or obligation (contract outside usual operations)

Fraud and dishonesty

Intoxication

Nuclear, chemical and biological

Pollutants/pollutant removal

War

Communicable diseases

Abuse (aside from defense)

Discrimination

Fines and penalties

Suspended licence

Cyber liability

loss of profits

Business interruption

Sanctions

Terrorism or riot (controlling, supressing, preventing)

Breach of contract.

Anti stacking endorsement/other insurance endorsement

Professional Sports (boxing, MMA)

Non-Paramedical activities excluded

sub contractor exclusion