

INCIDENT TYPES – DEFINITIONS

Item	Description
Automobile (Morguard Owned Vehicles)	Morguard owned vehicles only.
Equipment Breakdown	Breakdown of Morguard owned/managed equipment. Equipment breakdown including HVAC, rooftop air handler units, elevators/escalators.
Employee Practices Liability (EPL) – US only	A Morguard employee (current or prior) alleging wrongdoing against the employer.
Environmental Liability	A 3 rd party alleging environmental wrongdoing against Morguard owned/managed buildings.
Environmental	Environmental issues impacting Morguard owned/managed buildings.
Liability	A 3 rd party alleging wrongdoing against Morguard. Examples: Slips/Trip fall, damage to 3 rd party property (vehicle damage, etc.).
Order: Municipal/Provincial/State	Any order issued by municipal, provincial, or state agency.
Property	Damage to property owned/managed by Morguard. Examples: broken windows, pipe bursts, fire, and water damage, etc. Excluding equipment unless damage is caused by water.
Request for Information (RFI)	Request for Morguard information, often by police, but can be anyone outside Morguard.
Tenant Discrimination – US only	Allegations of discrimination by a tenant.
WCB	Reported injury by a Morguard employee excluding US and Ontario.
WCB US	Reported injury by a US employee.
Workers Comp (Ontario) – to be changed to WSIB (Ontario)	Reported injury by an employee in Ontario.

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Head Office Use Only

Item	Description
Contractors Pollution Liability (HO Use Only)	
Course of Construction (HO Use Only)	
Crime (HO Use Only)	
D&O (HO Use Only)	
E&O (HO Use Only)	
Excess (HO Use Only)	
Fiduciary (HO Use Only)	
Non-Insurance Litigation (HO Use Only)	
OHS/OHSA (HO Use Only)	Health and Safety related. Government agency investigating reports of alleged violation(s).
Short Term Liability (HO Use Only)	
Umbrella (HO Use Only)	
Wrap Up Liability (HO Use Only)	
