

## HCPP PROPERTY COVERAGE FOR BUILDINGS

- Coverage is automatic for any buildings owned by an HCPP Covered Agency (an “HCA”) that receives coverage under the Property Agreement **BUT**
- **Repair / replacement is by agreement with the Ministry of Health**
- Buildings leased by a HCA are not covered by HCPP – the building owner should insure and charge back cost of this to the HCA in rent
- Contents owned by an HCA such as equipment, stock, tenants’ improvements and betterments are covered by HCPP regardless of whether the HCA owns the building in which these are located
- Leased equipment that a HCA is responsible to insure under the terms of a written agreement are covered

