

# Commercial Group Solutions

## Declaration Pages

Policy 501419415

# novex

Novex Insurance Company  
700 University Avenue, Suite 1500,  
Toronto, ON M5A 0A1

**Insured name and postal address**

Members of the Canadian Rotary District #7010 as indicated on  
The Individual Certificates of Insurance  
c/o David Martin  
111 Oakwood Cres.  
Peterborough, ON K9J 1N2

**Broker** 87996

1129337 O/A Norwich Insurance Brokers  
13 Stover Street,  
Norwich, Ontario N0J 1P0

### General Information

Novex Insurance Company hereinafter called the Insurer.

**Program** Rotary Clubs

**Type of Documents** RENEWAL

**Policy Period** **From** September 1, 2023 **To** September 1, 2024  
12:01 A.M. local time at the postal address of the **Insured** shown above.

**Insured's Business Operations** Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

**Billing Method** Direct Bill

**Total Policy Premium** \$ 41,920

INSURED COPY



Senior Vice President and Chief Underwriting Officer,  
Global Specialty Lines

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

## CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year): \_\_\_\_\_

Reason: \_\_\_\_\_

Signature: \_\_\_\_\_  
Insured Date

**Location 1**

**Location #1** As per Individual Certificate of Insurance

**Occupancy** Rotary Club

Coverage	Form	Coinsurance %	Deductible \$	Limit of Insurance \$	Premium \$
Commercial Buildings and Contents Broad Form	BF02N (02-18)				
Contents <b>(\$2,500 Included)</b> <b>** Contents limit of \$25,000 or more subject to a \$2,500 deductible**</b>		90	1,000	As per Individual Member Certificate of Insurance	As per Individual Member Certificate of Insurance
Valuation: Replacement Cost					
Edge Complete 1.0	EP20N (02-18)			250,000	
Section 1				50,000	
Section 2				As Per Form	
Section 3					
Virus and Bacteria Exclusion Endorsement	E199N (06-20)				
Cyber Incident Exclusion	E201N (04-21)				

Loss Payees:

Loss, if any, will be payable to the Insured and **As per Individual Certificate of Insurance**

Miscellaneous

Coverage	Form	Coinsurance %	Deductible \$	Limit of Insurance \$	Premium \$
Miscellaneous Articles Floater Broad Form (Actual Cash Value)	BF10N (10-11)	90	2,500	25,000	As per Individual Member Certificate of Insurance

**Crime**

Coverage	Form	Deductible \$	Limit of Insurance \$	Premium \$
<b>1. Employee Dishonesty</b>	C112N (03-20)	5,000	50,000	As per Individual Member Certificate of Insurance
<b>2. Theft, Robbery or Burglary</b>		2,500	30,000	
<b>3. Fraud-Limit Per Coverage</b>		2,500	30,000	
3.1. Money Order or Counterfeit Money			30,000	
3.2. Forgery or Alteration			30,000	
3.3. Computer Fraud			30,000	
3.4. Funds Transfer Fraud				
<b>4. Expenses – Blanket Limit</b>				
4.1. Professional Fees			10,000	
4.2. Theft, Robbery or Burglary Reward				
4.3. Medical Expenses				
4.4. Computer Data Restoration Expenses				

Definition of Employee amended to include Volunteers

GE0001  
(07-04)

**General Liability**

Coverage	Form	Deductible \$	Limit of Insurance \$	Premium \$
Commercial General Liability Max	LR20N (03-19)			As per Individual Member Certificate Of Insurance
Coverage A – Bodily Injury and Property Damage Liability - (Each Occurrence Limit)			5,000,000	
Coverage A – Liability for Abuse - Aggregate			1,000,000	
Coverage A – Products-Completed Operations - (Aggregate Limit)			5,000,000	
Coverage A – Property Damage Deductible - Each Occurrence		2,500		
Coverage B – Personal Injury and Advertising Injury Liability - Per Person or Organization			5,000,000	
Coverage C –Medical Payments - Each Person			50,000	
Coverage D – Tenant's Legal Liability - Any One Premises		2,500	1,000,000	
Employee Benefits Liability Extension	L173N (03-19)		1,000,000	
Employers Liability Extension	L175N (03-19)		1,000,000	
S. E. F. 94 – Legal Liability for Damage to Hired Automobile	L219N (10-11)	1,000	50,000	
S. E. F. 96 – Contractual Liability Endorsement	L220N (01-15)			
S. E. F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N (03-09)			
S. P. F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000	
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N (10-11)			
<b>General Aggregate Limit Endorsement</b>	L321N (03-19)		10,000,000	
Coverage Territory Amendment-Canada Only	L162N			
Communicable Disease Exclusion Endorsement	G565N (08-21)			
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000	

General Liability

Coverage	Form	Deductible \$	Limit of Insurance \$	Premium \$
Anti Stacking	GE0002 (07-04)			
Stage Rental Limitation	GE0003 (07-04)	2,500	1,000,000	
Watercraft Exclusion Amendment	GE0004 (07-04)			
Liquor Liability Exclusion Endorsement	GE0005 (07-04)			
Amendment to Abuse Limitation Endorsement	GE0007 (07-04)			
Tobogganing Exclusion	GE0008 (07-19)			
Fireworks Exclusion	GE0009 (07-20)			
Designated Amusement Rides and Inflatables Exclusion	GE0011 (08-21)			

**Policy 501419415**



Novex Insurance Company

**Professional Liability**

Coverage	Form	Deductible \$	Limit of Insurance \$	Premium \$ As Per Individual Certificate of Insurance
Non-Profit Organization Liability Insurance (Claims Made).	D002N (09-17)	Claims Made		
A – Insured person Non-Indemnifiable Liability – Aggregate Limit of Liability			3,000,000	
B – Insured Person Indemnifiable Liability: Aggregate Limit of Liability		5,000	3,000,000	
C – Insured Organization Liability: Aggregate Limit of Liability		5,000	3,000,000	
Employment Practices Wrongful Act: Aggregate Limit of Liability		5,000	250,000	
Fiduciary Wrongful Act: Aggregate Limit of Liability		5,000	3,000,000	
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	5,000	100,000 Aggregate	




**Additional Conditions**

**Form**

Declaration of Emergency Endorsement - Extension of Termination or Expiry Date	2485N (01-10)
General Conditions	G011N (09-22)
General Conditions Province of Quebec	G012N (03-19)
Commercial Policy Conditions and Statutory Conditions	G021N (03-19)
Standard Mortgage Clause - Only applicable to any buildings insured and located in Manitoba, Saskatchewan, Alberta or British Columbia	G010N

**Emergency number**



If you have a serious loss after regular hours, please call:

**1 866 464 2424**