

**Commercial Insurance  
Declaration Pages  
Policy 551493025**

**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 Scott Brumwell  
46 Osprey Road,  
Barrie, Ontario L4M 6P2

**Broker** 87996  
1129337 O/A Norwich Insurance Brokers  
13 Stover Street,  
Norwich, Ontario N0J 1P0

**General Information**

Novex Insurance Company hereinafter called the Insurer.

**Type of Document** Renewal

**Policy Period** **From** September 15, 2019 **To** September 15, 2020  
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 Pay

**Total Policy Premium \$32,697**

Printed

This policy contains a clause(s) that may limit the amount payable



Senior Vice President, Specialty Solutions & Surety

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INSURED COPY



*Novex Insurance Company*

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 declarations, coverage agreements, exclusions, definitions, conditions, and limits as well as the riders endorsements to the policy which may from time to time be added to form part of the policy.

In accepting the present policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this policy, any previous policy stated in the Declarations 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:

\_\_\_\_\_

**Policy 551493025**

*Novex Insurance Company*

**Location 1**

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

**Occupancy** Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Property of Every Description	BF02N	90	1,000	As per Individual Certificate of Insurance
Valuation: Replacement Cost				
Edge Complete 1.0 Section 1 Section 2 Section 3	EP20N		1,000	250,000 50,000 As Per Form
Difference in Conditions, Deductible Amounts and Limits of Insurance	G031N			

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



Policy 551493025

Novex Insurance Company

Miscellaneous

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Miscellaneous Articles Floater Broad Form (Actual Cash Value)	BF10N	90	1,000	10,000

Crime			
Coverage	Form	Deductible	Limit of Insurance
		\$	\$
Edge Plus Crime Coverage Endorsement	EC01N	1,000	
Employee Fidelity – Insuring Agreement 1.A (Aggregate)			30,000
Broad Form Money & Securities			
Inside Premises – Insuring Agreement II.A			30,000
Outside Premises – Insuring Agreement III.A			30,000
Messenger or Custodian Home – Insuring Agreement III.A			30,000
Money Order & Counterfeit Paper – Insuring Agreement IV (Aggregate)			30,000
Depositors Forgery – Insuring Agreement V (Aggregate)			30,000
Credit Card Forgery Coverage – Insuring Agreement VI (Aggregate)			5,000
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible	Limit of Insurance
		\$	\$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		1,000	
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 – Tenants' Legal Liability - Any One Premises		1,000	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
S.E.F. 94 - Legal Liability for Damage to Hired Automobile	L219N		50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	L222N		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		10,000,000
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000
Amendment to Abuse Limitation Endorsement	GE0007		
Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Tobogganing Exclusion	GE0008		
Difference in Conditions, Deductible Amounts and Limits of Insurance - Liability	G033N		



**Policy 551493025**

*Novex Insurance Company*

**Additional Conditions**

**Form**

Declaration of Emergency Endorsement- Extension of Termination or Expiry Date	2485N
General Conditions	G011N
General Conditions Province of Quebec	G012N
Commercial Policy Conditions and Statutory Conditions	G021N

Policy 551493025



Novex Insurance Company

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible \$	Limit of Insurance \$
Non- Profit Organization Liability Insurance	D002N	Claims Made	
A. Insured Person Non-Indemnifiable Liability			2,000,000
Aggregate Limit of Liability			
B. Insured Person Indemnifiable Liability		1,000	2,000,000
Aggregate Limit of Liability			
C. Insured Organization Liability		1,000	2,000,000
Aggregate Limit of Liability			
Employment Practices Wrongful Act		1,000	250,000
Aggregate Limit of Liability			
Fiduciary Wrongful Act		1,000	2,000,000
Aggregate Limit of Liability			2,000,000
Total Aggregate Limit of Liability per Policy Period			
Abuse Exclusion	D150N		
Anti-Stacking Endorsement	GE0002		
Definition of Insured	GE0006		
Legal Expense	PR11N	1,000	100,000 Aggregate



Policy No. 551493025

Name of Insured Members of the Canadian Rotary District #7010 as indicated on the Individual Certificates of Insurance

Effective Date of Endorsement (d/m/y) September 15, 2019 (if different from policy declarations)

Premium Additional \$Incl. Return \$

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**This Endorsement Changes the Policy. Please Read It Carefully.**

1. By increasing the limit of insurance for Miscellaneous Articles Floater Form BF10N for the following Rotary Clubs:

Amos	From \$10,000 to \$50,000
Bracebridge-Muskoka Lakes	From \$10,000 to \$38,000
Barrie	From \$10,000 to \$81,000
Barrie-Huron	From \$10,000 to \$15,000
Hearst	From \$10,000 to \$28,000
Huntsville	From \$10,000 to \$22,000
Parry Sound	From \$10,000 to \$45,000
Penetanguishene	From \$10,000 to \$12,000

2. By extending commercial general liability coverage only, to the building located at 131 Wellington Street, Bracebridge, Ontario owned by the Rotary Club of Bracebridge and used for insureds meetings and rental to others as per details on file.
3. By extending Commercial General Liability Max coverage Form LR20N to premises leased by the Rotary Club of Collingwood located at 199 Campbell Street, Collingwood, Ontario, and occupied by the insured as an office. The coverage provided by this extension applies only to the operations of the Rotary Club of Collingwood.
4. The Miscellaneous Articles Floater is extended to insure a small train valued at \$15,000, subject to broad form, actual cash value, 90% co-insurance and a \$2,500 deductible. This train is used solely by the Innisfil Rotary Club. Commercial General Liability Max coverage is extended for the use of the train.

All other terms and conditions of the Policy remain unchanged.

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Endorsement No. 1-19

Dated: August 27, 2019

Signed by

  
Authorized Representative

Policy No. 551493025

Name of Insured Members of the Canadian Rotary District #7010 as indicated on the Individual Certificates of Insurance

Effective Date of Endorsement (m/d/y) September 15, 2019

Premium Additional \$ nil Return \$

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**This Endorsement Changes the Policy. Please Read It Carefully.**

Endorsement 1-19 is cancelled in its entirety.

All other terms and conditions of the Policy remain unchanged.

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Endorsement No. 2-19

Dated Sept. 27, 2019

Signed by Kelsey Schaafsma  
Authorized Representative

Policy No. 551493025

Name of Insured Members of the Canadian Rotary District #7010 as indicated on the Individual Certificates of Insurance

Effective Date of Endorsement (m/d/y) September 15, 2019

Premium Additional \$ Incl. Return \$

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**This Endorsement Changes the Policy. Please Read It Carefully.**

By increasing the limit of insurance for Miscellaneous Articles Floater Form BF10N for the following Rotary Clubs:

Amos From \$10,000 to \$50,000

All other terms and conditions of the Policy remain unchanged.

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Endorsement No. 3-19

Dated Sept. 27, 2019

Signed by Kelsey Schaafsma  
Authorized Representative

Policy No. 551493025

Name of Insured Members of the Canadian Rotary District #7010 as indicated on the Individual Certificates of Insurance

Effective Date of Endorsement (m/d/y) September 15, 2019

Premium Additional \$ Incl. Return \$

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**This Endorsement Changes the Policy. Please Read It Carefully.**

By increasing the limit of insurance for Miscellaneous Articles Floater Form BF10N for the following Rotary Clubs:

Bracebridge-Muskoka Lakes From \$10,000 to \$38,000

All other terms and conditions of the Policy remain unchanged.

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Endorsement No. 4-19

Dated Sept. 27, 2019

Signed by

*Kelsey Schaafsma*  
Authorized Representative

Policy No. 551493025

Name of Insured Members of the Canadian Rotary District #7010 as indicated on the Individual Certificates of Insurance

Effective Date of Endorsement (m/d/y) September 15, 2019

Premium Additional \$ Incl. Return \$

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**This Endorsement Changes the Policy. Please Read It Carefully.**

By increasing the limit of insurance for Miscellaneous Articles Floater Form BF10N for the following Rotary Clubs:

Barrie From \$10,000 to \$81,000

All other terms and conditions of the Policy remain unchanged.

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Endorsement No. 5-19

Dated Sept. 27, 2019

Signed by

*Kelsey Schaafsma*  
Authorized Representative

Policy No. 551493025

Name of Insured Members of the Canadian Rotary District #7010 as indicated on the Individual Certificates of Insurance

Effective Date of Endorsement (m/d/y) September 15, 2019

Premium Additional \$ Incl. Return \$

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**This Endorsement Changes the Policy. Please Read It Carefully.**

By increasing the limit of insurance for Miscellaneous Articles Floater Form BF10N for the following Rotary Clubs:

Barrie-Huronia From \$10,000 to \$15,000

All other terms and conditions of the Policy remain unchanged.

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Endorsement No. 6-19

Dated Sept. 27, 2019

Signed by

*Kelsey Schaaferma*  
Authorized Representative

Policy No. 551493025

Name of Insured Members of the Canadian Rotary District #7010 as indicated on the Individual Certificates of Insurance

Effective Date of Endorsement (m/d/y) September 15, 2019

Premium Additional \$ Incl. Return \$

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**This Endorsement Changes the Policy. Please Read It Carefully.**

By increasing the limit of insurance for Miscellaneous Articles Floater Form BF10N for the following Rotary Clubs:

Hearst From \$10,000 to \$28,000

All other terms and conditions of the Policy remain unchanged.

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Endorsement No. 7-19

Dated Sept. 27, 2019

Signed by *Kelsey Schaafsma*  
Authorized Representative

Policy No. 551493025

Name of Insured Members of the Canadian Rotary District #7010 as indicated on the Individual Certificates of Insurance

Effective Date of Endorsement (m/d/y) September 15, 2019

Premium Additional \$ Incl. Return \$

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**This Endorsement Changes the Policy. Please Read It Carefully.**

By increasing the limit of insurance for Miscellaneous Articles Floater Form BF10N for the following Rotary Clubs:

Huntsville From \$10,000 to \$22,000

All other terms and conditions of the Policy remain unchanged.

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Endorsement No. 8-19

Dated Sept. 27, 2019

Signed by Kelsey Schaafsma  
Authorized Representative



Policy No. 551493025

Name of Insured Members of the Canadian Rotary District #7010 as indicated on the Individual Certificates of Insurance

Effective Date of Endorsement (m/d/y) September 15, 2019

Premium Additional \$ Incl. Return \$

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**This Endorsement Changes the Policy. Please Read It Carefully.**

By increasing the limit of insurance for Miscellaneous Articles Floater Form BF10N for the following Rotary Clubs:

Parry Sound From \$10,000 to \$45,000

All other terms and conditions of the Policy remain unchanged.

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Endorsement No. 9-19

Dated Sept. 27, 2019

Signed by

*Kelsey Schaafema*  
Authorized Representative

Policy No. 551493025

Name of Insured Members of the Canadian Rotary District #7010 as indicated on the Individual Certificates of Insurance

Effective Date of Endorsement (m/d/y) September 15, 2019

Premium Additional \$ Incl. Return \$

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**This Endorsement Changes the Policy. Please Read It Carefully.**

By increasing the limit of insurance for Miscellaneous Articles Floater Form BF10N for the following Rotary Clubs:

Penetanguishene From \$10,000 to \$12,000

All other terms and conditions of the Policy remain unchanged.

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Endorsement No. 10-19

Dated Sept. 27, 2019

Signed by

*Kelsey Schaafsma*  
Authorized Representative

Policy No. 551493025

Name of Insured Members of the Canadian Rotary District #7010 as indicated on the Individual Certificates of Insurance

Effective Date of Endorsement (m/d/y) September 15, 2019

Premium Additional \$ Incl. Return \$

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**This Endorsement Changes the Policy. Please Read It Carefully.**

By extending commercial general liability coverage only, to the building located at 131 Wellington Street, Bracebridge, Ontario owned by the Rotary Club of Bracebridge and used for insureds meetings and rental to others as per details on file.

All other terms and conditions of the Policy remain unchanged.

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Endorsement No. 11-19

Dated Sept. 27, 2019

Signed by

*Kelsey Schaafsma*  
Authorized Representative

Policy No. 551493025

Name of Insured Members of the Canadian Rotary District #7010 as indicated on the Individual Certificates of Insurance

Effective Date of Endorsement (m/d/y) September 15, 2019

Premium Additional \$ Incl. Return \$

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**This Endorsement Changes the Policy. Please Read It Carefully.**

By extending Commercial General Liability Max coverage Form LR02N to premises leased by the Rotary Club of Collingwood located at 199 Campbell Street, Collingwood, Ontario, and occupied by the insured as an office.

The coverage provided by this extension applies only to the operations of the Rotary Club of Collingwood.

All other terms and conditions of the Policy remain unchanged.

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Endorsement No. 12-19

Dated Sept. 27, 2019

Signed by

*Kelsey Schaafsma*  
Authorized Representative

Policy No. 551493025

Name of Insured Members of the Canadian Rotary District #7010 as indicated on the Individual Certificates of Insurance

Effective Date of Endorsement (m/d/y) September 15, 2019

Premium Additional \$ Incl. Return \$

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**This Endorsement Changes the Policy. Please Read It Carefully.**

The Miscellaneous Articles Floater is extended to insure a small train valued at \$15,000, subject to broad form, actual cash value, 90% co-insurance and a \$2,500 deductible. This train is used solely by the Innisfil Rotary Club. Commercial General Liability Max coverage is extended for the use of the train.

All other terms and conditions of the Policy remain unchanged.

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Endorsement No. 13-19

Dated Sept. 27, 2019

Signed by *Kelsey Schaafsma*  
Authorized Representative