



Novex Insurance Company hereinafter called the Insurer.
700 University Avenue, Suite 1500, Toronto, Ontario

CANADIAN ROTARY CLUB PROGRAM
Certificate of Insurance
Under
Master Policy # 551493027
For Rotary District 7090

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to **Members of the Canadian Rotary District 7090**

Insurance is provided only for those coverages for which a limit of liability or amount of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

POLICY DECLARATIONS

Name of Insured Member: ANCASTER

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form R/C		90%	\$
BF10N Miscellaneous Articles Floater	\$1,000	Broad Form ACV		No/Co	\$10,000
E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form R/C		90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

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Brenda M. Webber, CAB
 Representative

 **If you have a claim, call 1-888-773-2228 and you will be put Authorized
 with a Novex Claims Representative Authorized**



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CANADIAN ROTARY CLUB PROGRAM
Certificate of Insurance
Under
Master Policy # 551493027
For Rotary District 7090

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Insurance is provided only for those coverages for which a limit of liability or amount of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

POLICY DECLARATIONS

Name of Insured Member: ANCASTER AM

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form R/C		90%	\$
BF10N Miscellaneous Articles Floater	\$1,000	Broad Form ACV		No/Co	\$13,000
E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form R/C		90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

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____ Brenda M. Webber, CAB
Representative

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POLICY DECLARATIONS

Name of Insured Member: BRANTFORD

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

Table with 6 columns: FORM AND COVERAGE(S), Deductible, PERILS, VALUATION, CO-I NSURANCE, LIMIT OF INSURANCE. Rows include BF02N Commercial Building and Contents Broad Form, BF10N Miscellaneous Articles Floater, E001N Business Edge Multi-Peril Extension, G011N Property Statutory Conditions, and 2485N Emergency Declaration Endorsement.

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COV ERAGE(S)	DEDUCTIBLE	LIMIT OF	INSURANCE
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

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POLICY DECLARATIONS

Name of Insured Member: BRANTFORD SUNRISE

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form	R/C	90%	\$
BF10N Miscellaneous Articles Floater	\$1,000	Broad Form	ACV	No/Co	\$10,000
E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form	R/C	90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

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POLICY DECLARATIONS

Name of Insured Member: CALEDONIA

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
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PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form R/C		90%	\$
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G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
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Outside Premises Insuring Agreement III..A			\$30,000
Messenger or Custodian Home – Insuring Agreement III.A		\$30,000	
Money Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
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PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COV ERAGE(S)	DEDUCTIBLE	LIMIT OF	INSURANCE
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
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POLICY DECLARATIONS

Name of Insured Member: DELHI

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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Table with 6 columns: FORM AND COVERAGE(S), Deductible, PERILS, VALUATION, CO-INSURANCE, LIMIT OF INSURANCE. Rows include BF02N Commercial Building and Contents Broad Form, BF10N Miscellaneous Articles Floater, E001N Business Edge Multi-Peril Extension, G011N Property Statutory Conditions, and 2485N Emergency Declaration Endorsement.

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Endorsements:			
GE0002– Anti-Stacking			
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GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

This Certificate of Insurance consists of two pages and shall not be valid or binding unless signed by a duly authorized representative of the Insurer.

____ Brenda M. Webber, CAB
Representative

____ **If you have a claim, call 1-888-773-2228 and you will be put Authorized
with a Novex Claims Representative Authorized**



Novex Insurance Company hereinafter called the Insurer.
700 University Avenue, Suite 1500, Toronto, Ontario

CANADIAN ROTARY CLUB PROGRAM
Certificate of Insurance
Under
Master Policy # 551493027
For Rotary District 7090

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to **Members of the Canadian Rotary District 7090**

Insurance is provided only for those coverages for which a limit of liability or amount of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

POLICY DECLARATIONS

Name of Insured Member: DUNDAS

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form R/C		90%	\$
BF10N Miscellaneous Articles Floater	\$1,000	Broad Form ACV		No/Co	\$10,000
E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form R/C		90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COV ERAGE(S)	DEDUCTIBLE	LIMIT OF	INSURANCE
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

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____ Brenda M. Webber, CAB
Representative

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700 University Avenue, Suite 1500, Toronto, Ontario

CANADIAN ROTARY CLUB PROGRAM
Certificate of Insurance
Under
Master Policy # 551493027
For Rotary District 7090

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District 7090

Insurance is provided only for those coverages for which a limit of liability or amount of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

POLICY DECLARATIONS

Name of Insured Member: DUNDAS VALLEY SUNRISE

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

Table with 6 columns: FORM AND COVERAGE(S), Deductible, PERILS, VALUATION, CO-I NSURANCE, LIMIT OF INSURANCE. Rows include BF02N Commercial Building and Contents Broad Form, BF10N Miscellaneous Articles Floater, E001N Business Edge Multi-Peril Extension, G011N Property Statutory Conditions, and 2485N Emergency Declaration Endorsement.

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COV ERAGE(S)	DEDUCTIBLE	LIMIT OF	INSURANCE
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

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Representative

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Novex Insurance Company hereinafter called the Insurer.

700 University Avenue, Suite 1500, Toronto, Ontario

CANADIAN ROTARY CLUB PROGRAM
Certificate of Insurance
Under
Master Policy # 551493027
For Rotary District 7090

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District 7090

Insurance is provided only for those coverages for which a limit of liability or amount of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

POLICY DECLARATIONS

Name of Insured Member: DUNNVILLE

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

Table with 6 columns: FORM AND COVERAGE(S), Deductible, PERILS, VALUATION, CO-I NSURANCE, LIMIT OF INSURANCE. Rows include BF02N Commercial Building and Contents Broad Form, BF10N Miscellaneous Articles Floater, E001N Business Edge Multi-Peril Extension, G011N Property Statutory Conditions, and 2485N Emergency Declaration Endorsement.

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COV ERAGE(S)	DEDUCTIBLE	LIMIT OF	INSURANCE
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

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____ Brenda M. Webber, CAB
Representative

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700 University Avenue, Suite 1500, Toronto, Ontario

CANADIAN ROTARY CLUB PROGRAM
Certificate of Insurance
Under
Master Policy # 551493027
For Rotary District 7090

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Insurance is provided only for those coverages for which a limit of liability or amount of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

POLICY DECLARATIONS

Name of Insured Member: FLAMBOROUGH AM

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form	R/C	90%	\$
BF10N Miscellaneous Articles Floater	\$1,000	Broad Form	ACV	No/Co	\$10,000
E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form	R/C	90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COV ERAGE(S)	DEDUCTIBLE	LIMIT OF	INSURANCE
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

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Representative

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Certificate of Insurance
Under
Master Policy # 551493027
For Rotary District 7090

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POLICY DECLARATIONS

Name of Insured Member: FONTHILL

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form R/C		90%	\$
BF10N Miscellaneous Articles Floater	\$1,000	Broad Form ACV		No/Co	\$10,000
E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form R/C		90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

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POLICY DECLARATIONS

Name of Insured Member: FORT ERIE

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form R/C		90%	\$
BF10N Miscellaneous Articles Floater	\$1,000	Broad Form ACV		No/Co	\$10,000
E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form R/C		90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COV ERAGE(S)	DEDUCTIBLE	LIMIT OF	INSURANCE
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

This Certificate of Insurance consists of two pages and shall not be valid or binding unless signed by a duly authorized representative of the Insurer.

____ Brenda M. Webber, CAB
Representative

____ **If you have a claim, call 1-888-773-2228 and you will be put Authorized
with a Novex Claims Representative Authorized**



Novex Insurance Company hereinafter called the Insurer.
700 University Avenue, Suite 1500, Toronto, Ontario

CANADIAN ROTARY CLUB PROGRAM
Certificate of Insurance
Under
Master Policy # 551493027
For Rotary District 7090

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to **Members of the Canadian Rotary District 7090**

Insurance is provided only for those coverages for which a limit of liability or amount of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

POLICY DECLARATIONS

Name of Insured Member: GRIMSBY

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form R/C		90%	\$
BF10N Miscellaneous Articles Floater	\$1,000	Broad Form ACV		No/Co	\$10,000
E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form R/C		90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COV ERAGE(S)	DEDUCTIBLE	LIMIT OF	INSURANCE
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

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____ Brenda M. Webber, CAB
Representative

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700 University Avenue, Suite 1500, Toronto, Ontario

CANADIAN ROTARY CLUB PROGRAM
Certificate of Insurance
Under
Master Policy # 551493027
For Rotary District 7090

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to **Members of the Canadian Rotary District 7090**

Insurance is provided only for those coverages for which a limit of liability or amount of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

POLICY DECLARATIONS

Name of Insured Member: GRIMSBY @ NOON

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form	R/C	90%	\$
BF10N Miscellaneous Articles Floater	\$1,000	Broad Form	ACV	No/Co	\$10,000
E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form	R/C	90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

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____ Brenda M. Webber, CAB
Representative

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700 University Avenue, Suite 1500, Toronto, Ontario

CANADIAN ROTARY CLUB PROGRAM
Certificate of Insurance
Under
Master Policy # 551493027
For Rotary District 7090

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POLICY DECLARATIONS

Name of Insured Member: HAMILTON

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form R/C		90%	\$
BF10N Miscellaneous Articles Floater	\$1,000	Broad Form ACV		No/Co	\$10,000
E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form R/C		90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

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Representative

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Certificate of Insurance
Under
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For Rotary District 7090

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POLICY DECLARATIONS

Name of Insured Member: HAMILTON AFTER 5 (TONIC)

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form	R/C	90%	\$
BF10N Miscellaneous Articles Floater	\$1,000	Broad Form	ACV	No/Co	\$10,000
E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form	R/C	90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COV ERAGE(S)	DEDUCTIBLE	LIMIT OF	INSURANCE
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

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Representative

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POLICY DECLARATIONS

Name of Insured Member: HAMILTON AM

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
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PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form	R/C	90%	\$
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E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form	R/C	90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
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Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR02N Commercial General Liability		
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit \$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit \$10,000,000
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Coverage A – Property Damage Deductible: Per Occurrence	\$500	
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit \$ 5,000,000
Coverage C – Medical Payments		Per Person \$25,000
Coverage D – Tenants' Legal Liability	\$250	\$ 1,000,000
L175N Employers Liability		\$ 1,000,000
L173N Employee Benefits Errors & Omissions	\$1,000	\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000	\$50,000
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L221N Excluding Long Term Leased SEF99		\$Incl.
L150N Abuse Limitation		\$ 1,000,000
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles		
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GE0002– Anti-Stacking		
GE0003– Stage Rental Limitation		
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GE0005– Liquor Liability Exclusion Amendment		

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF	INSURANCE
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
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POLICY DECLARATIONS

Name of Insured Member: HAMILTON EAST-WENTWORTH

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form	R/C	90%	\$
BF10N Miscellaneous Articles Floater	\$1,000	Broad Form	ACV	No/Co	\$10,000
E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form	R/C	90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
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Broad Form Money & Securities			
Inside Premises Insuring Agreement II.A			\$30,000
Outside Premises Insuring Agreement III..A			\$30,000
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Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
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Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COV ERAGE(S)	DEDUCTIBLE	LIMIT OF	INSURANCE
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

This Certificate of Insurance consists of two pages and shall not be valid or binding unless signed by a duly authorized representative of the Insurer.

____ Brenda M. Webber, CAB
Representative

____ **If you have a claim, call 1-888-773-2228 and you will be put Authorized
with a Novex Claims Representative Authorized**



Novex Insurance Company hereinafter called the Insurer.
700 University Avenue, Suite 1500, Toronto, Ontario

CANADIAN ROTARY CLUB PROGRAM
Certificate of Insurance
Under
Master Policy # 551493027
For Rotary District 7090

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to **Members of the Canadian Rotary District 7090**

Insurance is provided only for those coverages for which a limit of liability or amount of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

POLICY DECLARATIONS

Name of Insured Member: HAMILTON MOUNTAIN

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form R/C		90%	\$
BF10N Miscellaneous Articles Floater	\$1,000	Broad Form ACV		No/Co	\$10,000
E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form R/C		90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COV ERAGE(S)	DEDUCTIBLE	LIMIT OF	INSURANCE
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

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____ Brenda M. Webber, CAB
Representative

____ **If you have a claim, call 1-888-773-2228 and you will be put Authorized
with a Novex Claims Representative Authorized**



Novex Insurance Company hereinafter called the Insurer.
700 University Avenue, Suite 1500, Toronto, Ontario

CANADIAN ROTARY CLUB PROGRAM
Certificate of Insurance
Under
Master Policy # 551493027
For Rotary District 7090

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to **Members of the Canadian Rotary District 7090**

Insurance is provided only for those coverages for which a limit of liability or amount of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

POLICY DECLARATIONS

Name of Insured Member: LINCOLN

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form	R/C	90%	\$
BF10N Miscellaneous Articles Floater	\$1,000	Broad Form	ACV	No/Co	\$10,000
E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form	R/C	90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

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____ Brenda M. Webber, CAB
Representative

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700 University Avenue, Suite 1500, Toronto, Ontario

CANADIAN ROTARY CLUB PROGRAM
Certificate of Insurance
Under
Master Policy # 551493027
For Rotary District 7090

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District 7090

Insurance is provided only for those coverages for which a limit of liability or amount of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

POLICY DECLARATIONS

Name of Insured Member: NIAGARA FALLS

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form R/C		90%	\$
BF10N Miscellaneous Articles Floater	\$1,000	Broad Form ACV		No/Co	\$10,000
E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form R/C		90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

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____ Brenda M. Webber, CAB
Representative

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700 University Avenue, Suite 1500, Toronto, Ontario

CANADIAN ROTARY CLUB PROGRAM
Certificate of Insurance
Under
Master Policy # 551493027
For Rotary District 7090

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POLICY DECLARATIONS

Name of Insured Member: NIAGARA FALLS SUNRISE

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form	R/C	90%	\$
BF10N Miscellaneous Articles Floater	\$1,000	Broad Form	ACV	No/Co	\$10,000
E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form	R/C	90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

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Brenda M. Webber, CAB
 Representative

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CANADIAN ROTARY CLUB PROGRAM
Certificate of Insurance
Under
Master Policy # 551493027
For Rotary District 7090

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POLICY DECLARATIONS

Name of Insured Member: NIAGARA-ON-THE-LAKE

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form	R/C	90%	\$
BF10N Miscellaneous Articles Floater	\$1,000	Broad Form	ACV	No/Co	\$10,000
E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form	R/C	90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

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Brenda M. Webber, CAB
 Representative

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700 University Avenue, Suite 1500, Toronto, Ontario

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Certificate of Insurance
Under
Master Policy # 551493027
For Rotary District 7090

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Insurance is provided only for those coverages for which a limit of liability or amount of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

POLICY DECLARATIONS

Name of Insured Member: NORFOLK SUNRISE

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form R/C		90%	\$
BF10N Miscellaneous Articles Floater	\$1,000	Broad Form ACV		No/Co	\$10,000
E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form R/C		90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COV ERAGE(S)	DEDUCTIBLE	LIMIT OF	INSURANCE
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

This Certificate of Insurance consists of two pages and shall not be valid or binding unless signed by a duly authorized representative of the Insurer.

____ Brenda M. Webber, CAB
Representative

____ **If you have a claim, call 1-888-773-2228 and you will be put Authorized
with a Novex Claims Representative Authorized**



Novex Insurance Company hereinafter called the Insurer.
700 University Avenue, Suite 1500, Toronto, Ontario

CANADIAN ROTARY CLUB PROGRAM
Certificate of Insurance
Under
Master Policy # 551493027
For Rotary District 7090

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to **Members of the Canadian Rotary District 7090**

Insurance is provided only for those coverages for which a limit of liability or amount of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

POLICY DECLARATIONS

Name of Insured Member: SIMCOE

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form R/C		90%	\$
BF10N Miscellaneous Articles Floater	\$1,000	Broad Form ACV		No/Co	\$10,000
E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form R/C		90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COV ERAGE(S)	DEDUCTIBLE	LIMIT OF	INSURANCE
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

This Certificate of Insurance consists of two pages and shall not be valid or binding unless signed by a duly authorized representative of the Insurer.

____ Brenda M. Webber, CAB
Representative

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with a Novex Claims Representative Authorized**



Novex Insurance Company hereinafter called the Insurer.
700 University Avenue, Suite 1500, Toronto, Ontario

CANADIAN ROTARY CLUB PROGRAM
Certificate of Insurance
Under
Master Policy # 551493027
For Rotary District 7090

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to **Members of the Canadian Rotary District 7090**

Insurance is provided only for those coverages for which a limit of liability or amount of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

POLICY DECLARATIONS

Name of Insured Member: ST. CATHARINES

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form R/C		90%	\$
BF10N Miscellaneous Articles Floater	\$1,000	Broad Form ACV		No/Co	\$10,000
E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form R/C		90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

This Certificate of Insurance consists of two pages and shall not be valid or binding unless signed by a duly authorized representative of the Insurer.

____ Brenda M. Webber, CAB
Representative

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with a Novex Claims Representative Authorized**



Novex Insurance Company hereinafter called the Insurer.
700 University Avenue, Suite 1500, Toronto, Ontario

CANADIAN ROTARY CLUB PROGRAM
Certificate of Insurance
Under
Master Policy # 551493027
For Rotary District 7090

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Insurance is provided only for those coverages for which a limit of liability or amount of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

POLICY DECLARATIONS

Name of Insured Member: ST. CATHARINES LAKESHORE

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form	R/C	90%	\$
BF10N Miscellaneous Articles Floater	\$1,000	Broad Form	ACV	No/Co	\$10,000
E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form	R/C	90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COV ERAGE(S)	DEDUCTIBLE	LIMIT OF	INSURANCE
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

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____ Brenda M. Webber, CAB
Representative

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with a Novex Claims Representative Authorized**



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700 University Avenue, Suite 1500, Toronto, Ontario

CANADIAN ROTARY CLUB PROGRAM
Certificate of Insurance
Under
Master Policy # 551493027
For Rotary District 7090

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POLICY DECLARATIONS

Name of Insured Member: ST. CATHARINES SOUTH

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form	R/C	90%	\$
BF10N Miscellaneous Articles Floater	\$1,000	Broad Form	ACV	No/Co	\$10,000
E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form	R/C	90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

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Brenda M. Webber, CAB
Representative

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with a Novex Claims Representative Authorized**



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700 University Avenue, Suite 1500, Toronto, Ontario

CANADIAN ROTARY CLUB PROGRAM
Certificate of Insurance
Under
Master Policy # 551493027
For Rotary District 7090

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Insurance is provided only for those coverages for which a limit of liability or amount of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

POLICY DECLARATIONS

Name of Insured Member: STONEY CREEK

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form	R/C	90%	\$
BF10N Miscellaneous Articles Floater	\$1,000	Broad Form	ACV	No/Co	\$15,000
E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form	R/C	90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COV ERAGE(S)	DEDUCTIBLE	LIMIT OF	INSURANCE
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

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____ Brenda M. Webber, CAB
Representative

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700 University Avenue, Suite 1500, Toronto, Ontario

CANADIAN ROTARY CLUB PROGRAM
Certificate of Insurance
Under
Master Policy # 551493027
For Rotary District 7090

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Insurance is provided only for those coverages for which a limit of liability or amount of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

POLICY DECLARATIONS

Name of Insured Member: WATERDOWN

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM AND COVERAGE(S)	Deductible	PERILS	VALUATION	CO-I NSURANCE	LIMIT OF INSURANCE
BF02N Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form R/C		90%	\$
BF10N Miscellaneous Articles Floater	\$1,000	Broad Form ACV		No/Co	\$30,000
E001N Business Edge Multi-Peril Extension	\$ 500	Broad Form R/C		90%	\$As Per Form
G011N Property Statutory Conditions					
2485N Emergency Declaration Endorsement					

CRIME COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
E01N Edge Crime	\$1,000		
Summary of Coverage as per form attached			
Employee Fidelity – Insuring Agreement 1.A			\$30,000 Aggregate
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 Orders & Counterfeit Paper – Insuring Agreement IV			\$30,000 Aggregate
Depositors Forgery – Insuring Agreement V			\$30,000 Aggregate
GE0001 Definition of Employee amended			
To include Volunteers			

GENERAL LIABILITY COVERAGES

FORM AND COVERAGE(S)	DEDUCTIBLE	INSURANCE	LIMIT OF
LR02N Commercial General Liability			
Coverage A – Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 5,000,000
Coverage A – Bodily Injury and Property Damage Liability		General Aggregate Limit	\$10,000,000
Coverage A – Products-Completed Operations		Aggregate Limit	\$ 5,000,000
Coverage A – Property Damage Deductible: Per Occurrence	\$500		
Coverage B – Personal Injury and Advertising Liability		Aggregate Limit	\$ 5,000,000
Coverage C – Medical Payments		Per Person	\$25,000
Coverage D – Tenants' Legal Liability	\$250		\$ 1,000,000
L175N Employers Liability		\$ 1,000,000	
L173N Employee Benefits Errors & Omissions	\$1,000		\$ 1,000,000
L222N Non-Owned Automobile		\$ 5,000,000	
L219N Legal Liability for Damage to Non-Owned Auto SEF94	\$1,000		\$50,000
L220N Contractual Liability SEF 96			\$Incl.
L221N Excluding Long Term Leased SEF99			\$Incl.
L150N Abuse Limitation		\$ 1,000,000	
L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles			
L300N Liability Conditions			
Endorsements:			
GE0002– Anti-Stacking			
GE0003– Stage Rental Limitation			
GE0004– Watercraft Exclusion Amendment			
GE0005– Liquor Liability Exclusion Amendment			

PROFESSIONAL LIABILITY COVERAGES

FORM #	FORMS AND COV ERAGE(S)	DEDUCTIBLE	LIMIT OF	INSURANCE
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations)	NIL	Claims Made	\$3,000,000 Total Aggregate
	Non-profit Outside Directorship Liability			\$3,000,000 Aggregate
	Section 1. Item .C Employment Practices Liability Defence Costs Coverage			\$ 250,000 Aggregate
D150N	Abuse Exclusion			
GE0002	Anti-Stacking Endorsement			
GE0006	Definition of Insured			
PR11N	Legal Expense	\$1,000		\$ 100,000 Aggregate

This Certificate of Insurance consists of two pages and shall not be valid or binding unless signed by a duly authorized representative of the Insurer.

____ Brenda M. Webber, CAB
Representative

____ **If you have a claim, call 1-888-773-2228 and you will be put Authorized
with a Novex Claims Representative Authorized**



Novex Insurance Company hereinafter called the Insurer.
700 University Avenue, Suite 1500, Toronto, Ontario

CANADIAN ROTARY CLUB PROGRAM
Certificate of Insurance
Under
Master Policy # 551493027
For Rotary District 7090

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District 7090

Insurance is provided only for those coverages for which a limit of liability or amount of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

POLICY DECLARATIONS

Name of Insured Member: WELLAND

Mailing Address:

Policy Period: From: 09/01/17 To 09/01/18 12:01 A.M.
standard time at the postal address of the Named Insured stated herein.

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

Premium: \$ As Invoiced by the Rotary District

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L257N Reduction of Coverage for Lessees or Drivers of Leased Vehicles		
L300N Liability Conditions		
Endorsements:		
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GE0003– Stage Rental Limitation		
GE0004– Watercraft Exclusion Amendment		
GE0005– Liquor Liability Exclusion Amendment		

PROFESSIONAL LIABILITY COVERAGES

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GE0006	Definition of Insured			
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