

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF ANCASTER AM

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$3,000 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		

PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF BRANTFORD

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007 L300N	Amendment to Abuse Limitation Endorsement Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF BRANTFORD SUNRISE

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF CALEDONIA

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF DELHI

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF DUNDAS

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF DUNDAS VALLEY SUNRISE

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF DUNNVILLE

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF FLAMBOROUGH AM

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF FONTHILL

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF FORT ERIE

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF GRIMSBY @ NOON

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF GRIMSBY

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF HAMILTON

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF HAMILTON AM

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF HAMILTON AFTER FIVE (TONIC)

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF HAMILTON EAST – WENTWORTH

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF LINCOLN

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF NIAGARA FALLS SUNRISE

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF NIAGARA FALLS, ON

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF NIAGARA ON THE LAKE

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF NORFOLK SUNRISE

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$35,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

From: [Kelsey Schaafsma](#)
To: ["Penelope Hutton"](#)
Subject: RE: URGENT RE: Individual Club Certificates 2020
Date: Thursday, October 01, 2020 9:06:58 AM
Attachments: [ANCASTER AM 2020.pdf](#)
[BRANTFORD 2020.pdf](#)
[BRANTFORD SUNRISE 2020.pdf](#)
[CALEDONIA 2020.pdf](#)
[DELHI 2020.pdf](#)
[DUNDAS 2020.pdf](#)
[DUNDAS VALLEY SUNRISE 2020.pdf](#)
[DUNNVILLE 2020.pdf](#)
[FLAMBOROUGH AM 2020.pdf](#)
[FONTHILL 2020.pdf](#)
[FORT ERIE 2020.pdf](#)
[GRIMSBY @ NOON 2020.pdf](#)
[GRIMSBY 2020.pdf](#)
[HAMILTON 2020.pdf](#)
[HAMILTON AM 2020.pdf](#)
[HAMILTON AT FIVE \(TONIC\) 2020.pdf](#)
[HAMILTON EAST – WENTWORTH 2020.pdf](#)
[LINCOLN 2020.pdf](#)
[NIAGARA FALLS SUNRISE 2020.pdf](#)
[NIAGARA FALLS, ON 2020.pdf](#)
[NIAGARA ON THE LAKE 2020.pdf](#)
[NORFOLK SUNRISE 2020.pdf](#)
[SIMCOE 2020.pdf](#)
[SOCIAL INNOVATORS \(RESI E-CLUB\) 2020.pdf](#)
[ST. CATHARINES 2020.pdf](#)
[ST. CATHARINES LAKESHORE 2020.pdf](#)
[ST. CATHARINES SOUTH 2020.pdf](#)
[STONE CREEK 2020.pdf](#)
[WATERDOWN 2020.pdf](#)
[WELLAND 2020.pdf](#)

Good morning Pene,

I have attached the corrected certificates with \$3,000,000 Professional Liability.

Again, I apologize for the inconvenience.

Have you heard if the cheque for 7090 has been sent to Novex yet?

Thank you

Kelsey Schaafsma
Registered Insurance Broker
1129337 Ontario Inc. o/a
Norwich Insurance Brokers

P # 519-863-2014 F # 519-863-2015
Toll Free # 1-800-280-0937
www.norwichinsurance.com

PLEASE BE ADVISED OUR OFFICE IS CLOSED TO THE PUBLIC AT THIS TIME DUE TO COVID 19.

Our Staff is working remotely to maintain our clients; both new and existing. We are proceeding as "business as usual", however we ask all to be patient, respectful and understanding as there maybe limitations of our service.

PLEASE CONTACT OUR OFFICE IF NEEDED BETWEEN 8:30am and 4:00pm and your phone calls will be directed accordingly.

My office hours are Monday to Thursday 8:30am to 4:30pm. Friday 8:00am to 4:00pm. Office hours will vary on Statutory Holidays.

PLEASE BE ADVISED THIS EMAIL IS PRIVATE AND CONFIDENTIAL. IF THE CONTENTS OF THIS EMAIL DOES NOT PERTAIN OR BELONG TO YOU, PLEASE DISCARD IMMEDIATELY. ALL CONTENTS ARE OWNED AND PREPARED BY 1129337 Ontario Inc Norwich Insurance Brokers

From: Kelsey Schaafsma
Sent: Wednesday, September 30, 2020 4:24 PM
To: 'Penelope Hutton' <office@d7090.org>
Subject: URGENT RE: Individual Club Certificates 2020
Importance: High

Hi Pene,

My apologies – I hope you have not distributed these yet. I just realized the individual club certificates state \$2,000,000 liability when District 7090 in fact has \$3,000,000 liability.

I will re-do these in the morning – I apologize for the inconvenience!!

Thank you

Kelsey Schaafsma
Registered Insurance Broker
1129337 Ontario Inc. o/a
Norwich Insurance Brokers

P # 519-863-2014 F # 519-863-2015
Toll Free # 1-800-280-0937
www.norwichinsurance.com

PLEASE BE ADVISED OUR OFFICE IS CLOSED TO THE PUBLIC AT THIS TIME DUE TO COVID 19.

Our Staff is working remotely to maintain our clients; both new and existing. We are proceeding as “business as usual”, however we ask all to be patient, respectful and understanding as there maybe limitations of our service.

PLEASE CONTACT OUR OFFICE IF NEEDED BETWEEN 8:30am and 4:00pm and your phone calls will be directed accordingly.

My office hours are Monday to Thursday 8:30am to 4:30pm. Friday 8:00am to 4:00pm. Office hours will vary on Statutory Holidays.

PLEASE BE ADVISED THIS EMAIL IS PRIVATE AND CONFIDENTIAL. IF THE CONTENTS OF THIS EMAIL DOES NOT PERTAIN OR BELONG TO YOU, PLEASE DISCARD IMMEDIATELY. ALL CONTENTS ARE OWNED AND PREPARED BY 1129337 Ontario Inc Norwich Insurance Brokers

From: Kelsey Schaafsma
Sent: Monday, September 28, 2020 4:29 PM
To: 'Penelope Hutton' <office@d7090.org>
Subject: Individual Club Certificates 2020

Hi there,

Please see the attached individual club certificates.

Cheers,

Kelsey Schaafsma
Registered Insurance Broker
1129337 Ontario Inc. o/a
Norwich Insurance Brokers

P # 519-863-2014 F # 519-863-2015
Toll Free # 1-800-280-0937
www.norwichinsurance.com

PLEASE BE ADVISED OUR OFFICE IS CLOSED TO THE PUBLIC AT THIS TIME DUE TO COVID 19.

Our Staff is working remotely to maintain our clients; both new and existing. We are proceeding as “business as usual”, however we ask all to be patient, respectful and understanding as there maybe limitations of our service.

PLEASE CONTACT OUR OFFICE IF NEEDED BETWEEN 8:30am and 4:00pm and your phone calls will be directed accordingly.

My office hours are Monday to Thursday 8:30am to 4:30pm. Friday 8:00am to 4:00pm. Office hours will vary on Statutory Holidays.

PLEASE BE ADVISED THIS EMAIL IS PRIVATE AND CONFIDENTIAL. IF THE CONTENTS OF THIS EMAIL DOES NOT PERTAIN OR BELONG TO YOU, PLEASE DISCARD IMMEDIATELY. ALL CONTENTS ARE OWNED AND PREPARED BY 1129337 Ontario Inc Norwich Insurance Brokers

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF SIMCOE

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	 \$1,000 \$1,000	 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF SOCIAL INNOVATORS (RESI E-CLUB)

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF ST. CATHARINES

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF ST. CATHARINES LAKESHORE

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM**Member 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.

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: THE ROTARY CLUB OF ST. CATHARINES SOUTH

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF STONEY CREEK

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$15,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF WATERDOWN

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$30,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) Coverage A – Products-Completed Operations (Aggregate Limit) Coverage A – Property Damage Deductible Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization Coverage C - Medical Payments (Each Person) Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000 \$1,000	\$5,000,000 \$5,000,000 \$5,000,000 \$ 50,000 \$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000

CANADIAN ROTARY CLUB PROGRAM

Member 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.

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: THE ROTARY CLUB OF WELLAND

Mailing Address:

Policy Period: From: September 1, 2020 to: September 1, 2021

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

Broker: Norwich Insurance Brokers a division of 1129337 Ontario Inc.
13 Stover Street North, Norwich, Ontario. N0J 1P0
Phone No.: 519-863-2014

Total Policy Premium: \$ As Invoiced by the Rotary District

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

Novex Insurance Company
Kelsey Schaafsma R.I.B. (Ont.)
Authorized Representative

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

This Policy Contains a Clause(s) That May Limit the Amount Payable

PROPERTY AND BUSINESS INTERRUPTION COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02N	Commercial Building and Contents	\$1,000	Broad Form	RC	90%	\$
	Contents (\$2,500 Included)					
	Valuation : Replacement Cost					
EP20N	Edge Complete 1.0	\$1,000				
	Section 1					\$250,000
	Section 2					\$ 50,000
	Section 3					As per Form
G031N	Difference in Condition, Deductible Amounts and Limits of Insurance					
E199N	Virus and Bacteria Exclusion Endorsement					
BF10N	Miscellaneous Articles Floater (Actual Cash Value) As per Attached Schedule	\$1,000	Broad Form	ACV	90%	\$10,000
G011N	Property Statutory Conditions (excluding Alberta, B.C. Manitoba and Quebec)					
G012N	Property Statutory Conditions (Province of Quebec)					
G021N	Commercial Policy Conditions and Statutory Conditions					
2485N	Declaration of Emergency Endorsement					

CRIME COVERAGES

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
C111N	Crime 1.0		
	1. Employee Dishonesty		\$30,000
	2. Theft, Robbery or Burglary		
	3. Fraud-Limit Per Coverage		
	3.1. Money Orders and Counterfeit Money		\$30,000
	3.2. Forgery or Alteration		\$30,000
	3.3. Computer Fraud		\$30,000
	3.4. Funds Transfer Fraud		\$30,000
	4. Expenses – Blanket Limit		
	4.1. Professional Fees		
	4.2. Theft, Robbery or Burglary Reward		\$ 5,000
	4.3. Medical Expenses		
	4.4. Computer Data Restoration Expenses		
G034N	Difference in Conditions, Deductible Amounts and Amounts of Insurance – Crime		
GE0001	Definition of Employee Amended to Include Volunteers		



GENERAL LIABILITY

FORM #	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR20N	Commercial General Liability Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)		\$5,000,000
	Coverage A – Products-Completed Operations (Aggregate Limit)		
	Coverage A – Property Damage Deductible	\$1,000	\$5,000,000
	Coverage B - Personal Property and Advertising Injury Liability – Per Person or Organization		\$5,000,000
	Coverage C - Medical Payments (Each Person)		\$ 50,000
	Coverage D – Tenant's Legal Liability – Any One Premises	\$1,000	\$1,000,000
L173N	Employee Benefits Liability Extension	\$1,000	\$1,000,000
L175N	Employers Liability Extension		\$1,000,000
L219N	S.E.F. 94 – Legal Liability for Damage to Hired Automobiles		\$ 50,000
L220N	S.E.F. 96 – Contractual Liability Endorsement		
L221N	S.E.F.99N – Excluding Long Term Leased Vehicle Endorsement		
L222N	S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy		\$5,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		
L321N	General Aggregate Limit Endorsement		\$10,000,000
L307N	Abuse Limitation Endorsement (Per Occurrence Basis)		\$ 1,000,000
GE0007	Amendment to Abuse Limitation Endorsement		
L300N	Liability Conditions		
GE0002	- Anti-Stacking		
GE0003	- Stage Rental Limitation		
GE0004	- Watercraft Exclusion Amendment		
GE0005	- Liquor Liability Exclusion Amendment		
GE0008	- Tobogganing Exclusion		
GE0009	- Fireworks Exclusion		
G033N	Difference in Conditions, Deductible Amounts and Limits of Insurance (Liability)		



PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	LIMIT OF DEDUCTIBLE	INSURANCE
D002N	Non-Profit Organization Liability Insurance Claims Made		
	A. Insured Person Non-Indemnifiable Liability		\$3,000,000
	Aggregate Limit of Liability		
	B. Insured Person Indemnifiable Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	C. Insured Organization Liability	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Employment Practices Wrongful Act	\$1,000	\$ 250,000
	Aggregate Limit of Liability		
	Fiduciary Wrongful Act	\$1,000	\$3,000,000
	Aggregate Limit of Liability		
	Total Aggregate Limit of Liability Per Policy Period		\$3,000,000
D150N	Abuse Exclusion		
GE0006	Definition of Insured		
PR11N	Legal Expense	\$1,000	\$ 100,000
	Total Aggregate Limit of Liability Per Policy Period		\$ 100,000