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| **Commercial Insurance****Declaration Pages****Policy 551493034**  |  | *Novex Isurance Company**700 University Avenue, Suite 1500**Toronto, ON M5A 0A1* |
| **Insured name and postal address**  | **Broker** | 87996 |
| Members of the Canadian Rotary District #7070 as indicated on the Individual Certificates of Insurance c/o Larry Whatmore373 Rouge Hills Drive,Scarborough, Ontario M1C 2Z4 | 1129337 O/A Norwich Insurance Brokers13 Stover Street,Norwich, Ontario N0J 1P0 |
| General Information |
| Novex Insurance Company hereinafter called the Insurer. |
| **Type of Document**  | Renewal |
| **Policy Period** | **From**  September 1, 2022 **To** September 1, 202312:01 A.M. local time at the postal address of the Insured shown above |
|  |  |
| **Insured’s Business Operations** | Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel |
|  |  |
| **Billing Method** | Direct Bill – 3 Pay |
|  |  |
|  | **Total Policy Premium $50,046**  |

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

Printed

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|  |  |  *Novex Insurance Company* |

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

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

 Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the

 expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to

 this Policy forming part of this insurance contract for each Coverage.

 Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not

 extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to

 this other Form or Endorsement.

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

CANCELLATION

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

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|  Date of Cancellation (Day, month, year): |  |  |
|  |
|  Reason: |  |  |
|  |  |
|  Signature: |  |  |  |  |

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| **Policy 551493034** |  | *Novex Insurance Company* |
| Location 1 |

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| **Location #1** | As per Individual Certificate of Insurance |  |
| **Occupancy** | **Rotary Club** |  |  |
|  |  |  |  |
| **Coverage** | **Form** | **Coinsurance****%** | **Deductible****$** | **Limit of****Insurance****$** | **Premium****$** |
|  |  |  |  |  |  |
| Commercial Buildings and Contents Broad Form Contents **($2,500 Included)** **\*\* Contents limit of $25,000 or more**  **subject to a $2,500 deductible\*\*** | BF02N (02-18) | 90 | 1,000 | As per IndividualMemberCertificateof Insurance | As per Individual MemberCertificateof Insurance |
| Valuation: Replacement Cost Edge Complete 1.0Section 1Section 2Section 3Virus and Bacteria Exclusion EndorsementCyber Incident Exclusion | EP20N (02-18)E199N (06-20)E201N (04-21) |  |  | 250,00050,000As Per Form |  |

Loss Payees:

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

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| **Policy 551493034** |  | *Novex Insurance Company* |
| Miscellaneous |

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

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| **Policy 551493034** |  | *Novex Insurance Company* |
| Crime |

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| **Coverage** | **Form** | **Deductible****$** | **Limit of****Insurance****$** | **Premium****$** |
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|  |  |  |  |
| 1. **Employee Dishonesty**
 | C112N | 1,000 | 50,000 |
| 1. **Theft, Robbery or Burglary**
2. **Fraud-Limit Per Coverage**
	1. Money Orders or Counterfeit Money
	2. Forgery or Alteration
	3. Computer Fraud
	4. Funds Transfer Fraud
 |  |  | 25,00025,00025,00025,00025,000 |
| 1. **Expenses – Blanket Limit**
 |  |  |  |
| * 1. Professional Fees
	2. Theft, Robbery or Burglary Reward
	3. Medical Expenses
	4. Computer Data Restoration Expenses

 Definition of Employee amended to include Volunteers |  |  | 10,000 |

 | C112N (03-20) GE0001 (07-04)  | 2,500 | 50,00030,00030,00030,00030,00030,00010,000 | As per IndividualMemberCertificate of Insurance |

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| **Policy 551493034** |  | *Novex Insurance Company* |
| General Liability |

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| **Coverage** | **Form** | **Deductible****$** | **Limit of****Insurance****$** | **Premium****$** |
|  |  |  |  |  |
| Commercial General Liability Max Form | LR20N (03-19) |  |  | As per Individual MemberCertificateOf Insurance |
| Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit) |  |  | 5,000,000 |  |
| Coverage A – Liability for Abuse - Aggregate Coverage A – Products-Completed Operations (Aggregate Limit) |  |  | 1,000,0005,000,000 |  |
| Coverage A – Property Damage Deductible: Each Occurrence  |  | 2,500 |  |  |
| Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization |  |  | 5,000,000 |  |
| Coverage C – Medical Payments (Each Person) |  |  | 50,000 |  |
| Coverage D – Tenants’ Legal Liability - Any One Premises  |  | 2,500 | 1,000,000 |  |
| Employee Benefits Liability ExtensionEmployers Liability Extension | L173N (03-19)L175N (03--19) |  | 1,000,0001,000,000 |  |
| S.E.F. 94 - Legal Liability for Damage to Hired AutomobileS.E.F. 96 – Contractual Liability EndorsementS.E.F. 99 – Excluding Long Term Leased Vehicle EndorsementS.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy | L219N (10-11)L220N (01-15)L221N 03-09)GE0010  | 1,000 | 50,0005,000,000 |  |
| Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement | L257N (10-11) |  |  |  |
| General Aggregate Limit EndorsementCommunicable Disease Exclusion Endorsement  | L321N (03-19)G565N (08-21) |  | 10,000,000 |  |

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| Abuse Limitation Endorsement (Per Occurrence Basis)  | L307N |  | 1,000,000 |  |
| Anti-StackingStage Rental LimitationWatercraft Exclusion AmendmentLiquor Liability Exclusion AmendmentAmendment to Abuse Limitation EndorsementTobogganing ExclusionFireworks ExclusionDesignated Amusement Rides and Inflatables Exclusion | GE0002 (07-04)GE0003 (07-04) GE0004 (07-04)GE0005 (07-04)GE0007 (07-04)GE0008 (07-19)GE0009 (07-20)GE0011 (08-21) | 2,500 | 1,000,000 |  |

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| **Policy 551493034** |  | *Novex Insurance Company* |
| Additional Conditions |

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|  |  **Form** |

Declaration of Emergency Endorsement- 2485N (01-10)

Extension of Termination or Expiry Date

General Conditions G011N (03-19)

General Conditions Province of Quebec G012N (03-19)

Commercial Policy Conditions and Statutory Conditions G021N (03-19)

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| **Policy 551493034** |  | *Novex Insurance Company* |
| PROFESSIONAL LIABILITY COVERAGE |

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| **Coverage** |  **Form** | **Deductible****$** | **Limit of****Insurance****$** | **Premium****$** |

As Per

 Individual Member

 Certificate of

 Insurance

 Non- Profit Organization Liability Insurance D002N (09-17) Claims Made

 A. Insured Person Non-Indemnifiable Liability 3,000,000

 Aggregate Limit of Liability

 B. Insured Person Indemnifiable Liability 2,500 3,000,000

 Aggregate Limit of Liability

 C. Insured Organization Liability 2,500 3,000,000

 Aggregate Limit of Liability

 Employment Practices Wrongful Act 2,500 250,000

 Aggregate Limit of Liability

 Fiduciary Wrongful Act 2,500 3,000,000

 Aggregate Limit of Liability

 Total Aggregate Limit of Liability per Policy Period 3,000,000

 Abuse Exclusion D150N (08-17)

 Definition of Insured GE0006 (07-04)

 Legal Expense PR11N (12-14) 2,500 100,000 Aggregate