

**Commercial Insurance
Declaration Pages
Policy 551493034**



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

Insured name and postal address
Members of the Canadian Rotary District #7070
as indicated on the Individual Certificates of Insurance
c/o Larry Whatmore
373 Rouge Hills Drive Scarborough ON M1C 2Z4

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

General Information

Novex Insurance Company hereinafter called the Insurer.

Type of Document Renewal

Policy Period **From** July 1, 2020 **To** July 1, 2021
12:01 A.M. local time at the postal address of the Insured shown above

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

Billing Method Direct Bill – 3 Pay

Total Policy Premium \$40,373

Printed

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

Senior Vice President, Specialty Solutions & Surety Page 1 of 9



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In consideration of the premium stated, the insurer will indemnify the Insured with the terms and conditions of the Policy.

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

In accepting the present policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this policy, any previous policy stated in the Declarations is replaced by this policy, including all renewals attaching thereto.

CANCELLATION

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

Date of Cancellation (Day, month, year): _____

Reason: _____

Signature: _____

Location 1

Location #1 As per Individual Certificate of Insurance

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance	Premium
		%	\$	\$	\$
Commercial Buildings and Contents Broad Form Contents (\$2,500 Included)	BF02N	90	1,000	As per Individual Member Certificate of Insurance	As per Individual Member Certificate of Insurance
Valuation: Replacement Cost					
Edge Complete 1.0 Section 1 Section 2 Section 3	EP20N		1,000	250,000 50,000 As Per Form	
Difference in Conditions, Deductible Amounts and Limits of Insurance	G031N				

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

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Miscellaneous

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

Crime					
Coverage	Form	Deductible	Limit of Insurance	Premium	
		\$	\$	\$	\$
CRIME 1.0					
1. Employee Dishonesty	C111N C112N	1,000	100,000	50,000	per
2. Theft, Robbery or Burglary				25,000	Ins
3. Fraud-Limit Per Coverage				Member	Certificate of
3.1. Money Orders or Counterfeit Money			30,000	25,000	Ins
3.2. Forgery or Alteration			30,000	25,000	Ins
3.3. Computer Fraud			30,000	25,000	
3.4. Funds Transfer Fraud			30,000	25,000	
4. Expenses – Blanket Limit					
4.1. Professional Fees			5,000	10,000	
4.2. Theft, Robbery or Burglary Reward					
4.3. Medical Expenses					
4.4. Computer Data Restoration Expenses					
Difference in Conditions, Deductible Amounts and Amounts of Insurance - Crime	G034N				
Definition of Employee amended to include Volunteers	GE0001				

General Liability				
Coverage	Form	Deductible	Limit of Insurance	Premium
		\$	\$	\$
Commercial General Liability Extended Form	LR20N			As per Individual Member Certificate Of Insurance
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000	
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000	
Coverage A – Property Damage Deductible: Each Occurrence		1,000		
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000	
Coverage C – Medical Payments (Each Person)			50,000	
Coverage D – Tenants’ Legal Liability - Any One Premises		1,000	1,000,000	
Employee Benefits Liability Extension	L173N		1,000,000	
Employers Liability Extension	L175N		1,000,000	
S.E.F. 94 - Legal Liability for Damage to Hired Automobile	L219N		50,000	
S.E.F. 96 – Contractual Liability Endorsement				
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L220N L221N			
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	L222N		5,000,000	
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N			
General Aggregate Limit Endorsement	L321N		10,000,000	

Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000
Amendment to Abuse Limitation Endorsement	GE0007		
Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Difference in Conditions, Deductible Amounts and Limits of Insurance - Liability	G033N		

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Additional Conditions

Form

Declaration of Emergency Endorsement-
Extension of Termination or Expiry Date

2485N

General Conditions

G011N

General Conditions Province of Quebec

G012N

Commercial Policy Conditions and Statutory Conditions

G021N

PROFESSIONAL LIABILITY COVERAGE

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