

Commercial Group Solutions
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

Norwich Insurance Brokers O/B 1129337 Ontario Inc

13 Stover Street N
Norwich, ON, N0J 1P0

General Information

Novex Insurance Company hereinafter called the Insurer.

Program

Canadian Rotary Clubs

Type of Documents

RENEWAL

Policy Period

From September 1, 2025 **To** September 1, 2026
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

Total Policy Premium **\$ 54,843**

Minimum Retained
Policy Premium **\$ N/A**

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

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.

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

Reason: _____

Signature: _____
Insured Date

Location 1

Address As per Individual Certificate of Insurance**Occupancy** Rotary Clubs

Coverage	Form	Coinsurance %	Deductible \$	Limit of Insurance \$
Commercial Buildings and Contents Broad Form Contents (\$2,500 Included) ** Contents limit of \$25,000 or more subject to a \$2,500 deductible**	BF02N(06-25)	90	1,000	As per Individual Member Certificate of Insurance
Valuation: Replacement Cost				
Edge Complete 1.0	EP20N(06-25)		2,500	
Section 1 – Blanket Extension				250,000
Section 2 – Blanket Extensions				50,000
Section 3 – Additional Extensions				As Per Form

Loss Payees:

Loss, if any will be payable to the Insured and

As per Individual Certificate of Insurance

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Novex Insurance Company

Miscellaneous

Coverage	Form	Coinsurance %	Deductible \$	Limit of Insurance \$
Miscellaneous Articles Floater Broad Form (Actual Cash Value)	BF10N(10-11)	90	2,500	As per Individual Member Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
Crime 2.0	C112N(03-20)		
Coverage 1 – Employee Dishonesty		5,000	50,000
Coverage 2 – Theft, Robbery or Burglary		2,500	30,000
Coverage 3 – Fraud - Limit Per Coverage		2,500	
3.1. Money Order or Counterfeit Money			30,000
3.2. Forgery or Alteration			30,000
3.3. Computer Fraud			30,000
3.4. Funds Transfer Fraud			30,000
Coverage 4 – Expenses – Blanket Limit			
4.1. Professional Fees			
4.2. Theft, Robbery or Burglary Reward			10,000
4.3. Medical Expenses			
4.4. Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability

Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Max	LR20N(03-19)		
Coverage A – Bodily Injury and Property Damage Liability - Each Occurrence			5,000,000
Coverage A – Liability for Abuse – Aggregate			1,000,000
Coverage A – Products-Completed Operations - Aggregate			5,000,000
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 – Tenant's Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N(03-19)		1,000,000
Employers Liability Extension	L175N (03-19)		1,000,000
S.E.F. 94 - Legal Liability for Damage to Hired Automobiles	L219N(10-11)	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N(01-15)		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N(03-09)		
S.P.F. 6 – (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
O.E.F. 98B – Reduction of Coverage for Lessees or Driver of Leased Vehicles Endorsement	L257N(10-11)		
General Aggregate Limit Endorsement	L321N(03-19)		10,000,000
Communicable Disease Exclusion Endorsement	G565N(08-21)		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N(03-19)		1,000,000
Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS) Exclusion	G577N(01-24)		
Cyber Loss and Electronic Data Liability Exclusion Endorsement	G578N(01-24)		

General Liability

Coverage	Form	Deductible \$	Limit of Insurance \$
Anti Stacking	GE0002(07-04)		
Stage Rental Limitation	GE0003(07-04)	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004(07-04)		
Liquor Liability Exclusion Endorsement	GE0005(07-04)		
Amendment to Abuse Limitation Endorsement	GE0007(07-04)		
Tobogganing Exclusion	GE0008(07-19)		
Fireworks Exclusions	GE0009(07-20)		
Designated Amusement Rides and Inflatables Exclusion	GE00011(09-24)		
Additional Insured Endorsement	L308N(03-19)		

Interested Party(ies):

Canadian Rotary District #7070 Additional Insured
C/O Larry Whatmore
373 Rouge Hills Drive, Scarborough, ON, M1C 2Z4

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Professional Liability

Coverage	Form	Deductible \$	Limit of Insurance \$
Non-Profit Organization Liability Insurance (Claims Made).	D002N(09-17)		Claims Made
A – Insured person Non-Indemnifiable Liability – Aggregate Limit of Liability			3,000,000
B – Insured Person Indemnifiable Liability: Aggregate Limit of Liability		5,000	3,000,000
C – Insured Organization Liability: Aggregate Limit of Liability		5,000	3,000,000
Employment Practices Wrongful Act		5,000	250,000
Fiduciary Wrongful Act: Aggregate Limit of Liability		5,000	3,000,000
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)	5,000	100,000 Aggregate

Additional Conditions

Form

Declaration of Emergency Endorsement - Extension of Termination or Expiry Date	2485N(01-10)
Virus and Bacteria Exclusion Endorsement	E199N(06-20)
Cyber Incident Exclusion	E201N(04-21)
General Conditions	G011N(09-22)
General Conditions Province of Quebec	G012N(09-22)
Commercial Policy Conditions and Statutory Conditions	G021N(09-22)
Standard Mortgage Clause -Only applicable to any buildings insured and located in Manitoba, Saskatchewan, Alberta or British Columbia	G010N(08-07)

Emergency number

If you have a serious loss after regular hours, please call:

1 866 464 2424