

Commercial Group Solutions Declaration Pages



Policy 551493034

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

Insured name and postal address

*Canadian Rotary District 7070 and 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 52255

Norwich Insurance Brokers O/B 1129337 Ontario Inc

13 Stover Street N
Norwich, ON N0J 1P0

General Information

Intact Insurance Company hereinafter called the Insurer.

Program

Canadian Rotary Clubs

Type of Documents

RENEWAL

Policy Period

From September 1, 2026 **To** September 1, 2027
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 \$ 62,658

Minimum Retained
Policy Premium \$ N/A

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



Intact 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.

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

Reason: _____

Signature: _____
Insured Date

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Intact Insurance Company

Location 1

Address As per Individual Certificate of Insurance

Occupancy Rotary Clubs

Coverage	Form	Coinsurance %	Deductible \$	Limit of Insurance \$
Buildings and/or Contents Broad Form Contents (\$2,500 Included) **Contents limit of \$25,000 or more subject to a \$2,500 deductible** Valuation: Replacement Cost	BF02 (06-25)	90	1,000	As per Individual Certificate of Insurance
Edge Complete 1.0 Section 1 – Blanket Extension Section 2 – Blanket Extensions Section 3 – Additional Extensions	EP20 (06-25)			250,000 50,000 As per Form

Loss, if any will be payable to the Insured and

As per Individual Certificate of Insurance

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Intact Insurance Company

Miscellaneous

Coverage	Form	Coinsurance %	Deductible \$	Limit of Insurance \$
Miscellaneous Articles Floater Broad Form (Actual Cash Value)	BF10 (10-11)	90	2,500	25,000
Master Policy Endorsement Reporting and Premium Adjustment Agreement	G026 (01-23)			As per Form

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Intact Insurance Company

Crime

Coverage	Form	Deductible	Limit of Insurance
		\$	\$
Crime 2.0	C112 (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	30,000
Coverage 4 – Expenses – Blanket Limit			10.000
Definition of Employee Extended to Include Volunteer Workers	GE0001		

General Liability

Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Max	LR20 (03-19)		
Coverage A – Bodily Injury and Property Damage Liability - Each Occurrence			5,000,000
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 – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Coverage Territory Amendment - Canada Only	L162 (03-19)		
Employee Benefit Liability Extension	L173 (03-19)		1,000,000
Employers Liability Limitation Endorsement	L175 (03-19)		1,000,000
S.E.F. 94 Legal Liability for Damage to Hired Automobiles Subsection 1 - ALL PERILS	L219 (10-11)	1,000	50,000
S.E.F. No. 96 – Contractual Liability Endorsement	L220 (01-15)		
S.E.F. No. 99 Excluding Long Term Leased Vehicle Endorsement	L221 (01-06)		
O.E.F. 98B – Reduction of Coverage for Lessees or Driver of Leased Vehicles Endorsement	L257 (10-11)		
Abuse Limitation Endorsement	L307 (03-19)		1,000,000
Additional Insured - Endorsement	L308 (03-19)		
General Aggregate Limit Endorsement	L321 (03-19)		10,000,000

General Liability

Coverage	Form	Deductible \$	Limit of Insurance \$
Anti Stacking	GE0002		
Stage Rental, Set Up and Take Down Operations - Limitation Endorsement	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion	GE0005		
L307 - Amendment to Abuse Limitation Endorsement	GE0006		
Tobogganing Exclusion	GE0007		
Fireworks Exclusion	GE0008		
S.P.F. No. 6 – Supplementary Non-Owned Automobile Coverage	GE0009		5,000,000
Designated Amusement Rides and Inflatables Exclusion	GE0010		

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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Intact Insurance Company

Professional Liability

Coverage	Form	Deductible \$	Limit of Insurance \$
Non-Profit Organization Liability Insurance Policy	D002 (09-17)		
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: Aggregate Limit of Liability of Liability		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	D150 (08-17)		
Legal Expense Insurance	PR11 (12-14)		
Legal Expenses (Aggregate per Certificate Period)			100,000
Definition of Insured	GE0011		
Non-Accumulation of Limits	GE0012		
Insured vs. Insured Exclusion	GE0013		

Additional Conditions

Coverage	Form
Declaration of Emergency Endorsement	2485 (01-10)
Virus and Bacteria Exclusion Endorsement	E199 (06-20)
Cyber Incident Exclusion - Commercial Property	E201 (10-25)
General Conditions	G011 (10-25)
Communicable Disease Exclusion Endorsement	G565 (08-21)
Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS) Exclusion	G577 (01-24)
Cyber Loss and Electronic Data Liability Exclusion	G578 (01-24)

Emergency number

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

1 866 464 2424