

700 University Avenue, Suite 1500, Toronto, Ontario

novex

Composite Package Policy

RENEWAL

Policy Number: 551493034

Replacing Policy Number:

Novex Insurance Company hereinafter called the Insurer.

The Policy Declarations together with the Supplementary Declarations, Policy Conditions, forms, riders and endorsements, if any, issued to form a part thereof, completes the Policy.

POLICY DECLARATIONS

Name of Insured: Members of the Canadian Rotary District #7070 as indicated on the Individual Certificates of Insurance

Mailing Address: c/o Mr. Devon Biddle
96 King Street East
Oshawa, ON
L1H 1B6

Policy Period: From: July 1, 2016 To: July 1, 2017
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: 1129337 Ontario Inc. o/a Norwich Insurance Brokers
13 Stover Street North, Norwich, Ontario. N0J 1P0

Phone No.: 1-800-280-0937

Broker No.: 87996

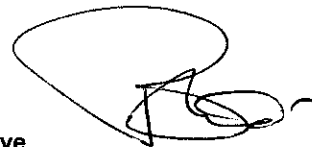
Total Policy Premium: \$41,264 **Minimum Retained Policy Premium:** \$0

Billing Method: Direct Bill – 3 Pay

Novex Insurance Company:



President



Authorized Representative

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

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PROPERTY AND BUSINESS INTERRUPTION COVERAGE

Location Address: As stated above

Premises Occupied as: Rotary Club

Loss, if any, payable to:

CODE	DESCRIPTION	AMOUNT	PERILS	VALUATION	CO-INSURANCE	TYPE OF INSURANCE	RENTAL
BF02N	Commercial Building and Contents Broad Form Contents (\$2,500 Included)	\$1,000	Broad Form	R/C	90%	\$As per Individual Certificate of Insurance	\$As per Certificate
BF10	Miscellaneous Articles Floater	\$1,000	Broad Form	ACV	No/Co	\$10,000	
E001N	Business Edge Multi Peril Extension	\$ 500	Broad Form	R/C	90%	As Per Form Attached	
G011N	Property Statutory Conditions						
2485N	Emergency Declaration Endorsement						

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THE FOLLOWING COVERAGES APPLY TO ALL LOCATIONS UNLESS OTHERWISE SPECIFIED.

CRIME COVERAGES

COVERAGE	DESCRIPTION	AMOUNT	PREMIUM
EC01N	Edge Crime	\$1,000	\$As per Certificate
Summary of Coverage as per form attached			
Item 1	Employee Fidelity – Insuring Agreement 1.A	\$30,000 Aggregate	
Item 2	Broad Form Money & Securities		
	Inside Premises Insuring Agreement II.A	\$30,000	
	Outside Premises Insuring Agreement III..A	\$30,000	
	Messenger or Custodian Home – Insuring Agreement III.A	\$30,000	
Item 3	Money Orders & Counterfeit Paper – Insuring Agreement IV	\$30,000 Aggregate	
Item 4	Depositors Forgery – Insuring Agreement V	\$30,000 Aggregate	
GE0001	Definition of Employee amended To include Volunteers		

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GENERAL LIABILITY COVERAGES

COVERAGE	DESCRIPTION	AMOUNT	DEDUCTIBLE
LR02N	Commercial General Liability		
	Coverage A – Bodily Injury and Property Damage Liability	Each Occurrence Limit	\$ 5,000,000
	Coverage A – Bodily Injury and Property Damage Liability	General Aggregate Limit	\$10,000,000
	Coverage A – Products-Completed Operations	Aggregate Limit	\$ 5,000,000
	Coverage A – Property Damage Deductible: Per Occurrence		\$500
	Coverage B – Personal Injury and Advertising Liability	Aggregate Limit	\$ 5,000,000
	Coverage C – Medical Payments	Per Person	\$25,000
	Coverage D – Tenants' Legal Liability		\$250
			\$1,000,000
L175N	Employers Liability		\$1,000,000
L173N	Employee Benefits Errors & Omissions		\$1,000,000
L222N	Non-Owned Automobile		\$5,000,000
L219N	Legal Liability for Damage to Non-Owned Auto SEF94 All Perils	\$1,000	\$50,000
L220N	Contractual Liability SEF 96		Incl.
L221N	Excluding Long Term Leased SEF99		Incl.
L150N	Abuse Limitation		\$1,000,000
L257N	Reduction of Coverage for Lessees or Drivers of Leased Vehicles		
L300N	Liability Conditions		
GE0002	Anti-Stacking		
GE0003	Stage Rental Limitation		
GE0004	Watercraft Exclusion Amendment		
GE0005	Liquor Liability Exclusion Amendment		

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PROFESSIONAL LIABILITY COVERAGES

Code	Description	Amount	Condition	Limit of Coverage	Frequency
D002N	Directors and Officers Liability Insurance Policy (Not for Profit Organizations) Non-profit Outside Directorship Liability Section 1. Item .C Employment Practices Liability Defence Costs Coverage	NIL	Claims Made	\$2,000,000 Total Aggregate Limit \$2,000,000 Aggregate \$ 250,000 Aggregate	\$As per Certificate
D150N	Abuse Exclusion				
GE0002	Anti-Stacking Endorsement				
GE0006	Definition of Insured				
PR11N	Legal Expense		\$1,000	\$ 100,000 Aggregate	

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