

Commercial Group Solutions
Declaration Pages
Policy 551493026



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

Insured name and postal address

Members of the Canadian Rotary District #7815 as indicated on
The Individual Certificates of Insurance
C/O Arthur J. Gallagher
100 Scurfield Blvd.
Winnipeg MB R3Y 1G4

Broker 87996

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

General Information

Novex Insurance Company hereinafter called the Insurer.

Program Rotary Clubs

Type of Documents RENEWAL

Policy Period **From** September 1, 2023 **To** September 1, 2024
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 Agency Bill

Total Policy Premium \$ 50,803

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

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	BF02N (02-18)				
Contents (\$2,500 Included) ** Contents limit of \$25,000 or more subject to a \$2,500 deductible**		90	1,000	As per Individual Member Certificate of Insurance	As per Individual Member Certificate of Insurance
Valuation: Replacement Cost					
Edge Complete 1.0	EP20N (02-18)			250,000	
Section 1				50,000	
Section 2				As Per Form	
Section 3					
Virus and Bacteria Exclusion Endorsement	E199N (06-20)				
Cyber Incident Exclusion	E201N (04-21)				

Loss Payees:

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

Miscellaneous

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 Individual Member Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$	Premium \$
1. Employee Dishonesty	C112N (03-20)	5,000	50,000	As per Individual Member Certificate of Insurance
2. Theft, Robbery or Burglary		2,500	30,000	
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		
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
(07-04)

General Liability

Coverage	Form	Deductible \$	Limit of Insurance \$	Premium \$
Commercial General Liability Max	LR20N (03-19)			As per Individual Member Certificate Of Insurance
Coverage A – Bodily Injury and Property Damage Liability - (Each Occurrence Limit)			5,000,000	
Coverage A – Liability for Abuse - Aggregate			1,000,000	
Coverage A – Products-Completed Operations - (Aggregate Limit)			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 Automobile	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. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000	
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N (10-11)			
General Aggregate Limit Endorsement	L321N (03-19)		10,000,000	
Coverage Territory Amendment-Canada Only	L162N			
Communicable Disease Exclusion Endorsement	G565N (08-21)			
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000	

General Liability

Coverage	Form	Deductible \$	Limit of Insurance \$	Premium \$
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 Exclusion	GE0009 (07-20)			
Designated Amusement Rides and Inflatables Exclusion	GE00011 (08-21)			

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Novex Insurance Company

Professional Liability

Coverage	Form	Deductible \$	Limit of Insurance \$	Premium \$ As Per Individual Certificate 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)

General Conditions G011N (09-22)

General Conditions Province of Quebec G012N (03-19)

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

Standard Mortgage Clause G010N

- Only applicable to any buildings insured and located in Manitoba, Saskatchewan, Alberta or British Columbia

Emergency number

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

1 866 464 2424