

**Commercial Insurance  
Declaration Pages  
Policy 551493035**



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

**Insured name and postal address**

Members of the Canadian Rotary District #7815 (7810 & 7820)  
as indicated on the Individual Certificates of Insurance  
C/O Jack Christie  
747 Water Street  
Miramichi NB E1N 4B9

**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** September 1, 2021 **To** September 1, 2022

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 \$15,874**

Printed

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

Senior Vice President, Specialty Solutions & Surety

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INSURED COPY

**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 ( <b>\$2,500 Included</b> )	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	
Virus and Bacteria Exclusion Endorsement	E199N				
Cyber Incident Exclusion	E201N				

Loss Payees:

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

**Miscellaneous**

<b>Coverage</b>	<b>Form</b>	<b>Coinsurance</b>	<b>Deductible</b>	<b>Limit of Insurance</b>	<b>Premium</b>
		%	\$	\$	\$
Miscellaneous Articles Floater Broad Form (Actual Cash Value)	BF10N	90	1,000	25,000	As per Individual Member Certificate of Insurance

Crime				
Coverage	Form	Deductible	Limit of Insurance	Premium
		\$	\$	\$
1. <b>Employee Dishonesty</b>	C112N C112N	1,000	150,000	50,000
2. <b>Theft, Robbery or Burglary</b>				25,000
3. <b>Fraud-Limit Per Coverage</b>				Member Certificate of Insurance
3.1. Money Orders or Counterfeit Money			30,000	25,000
3.2. Forgery or Alteration			30,000	25,000
3.3. Computer Fraud			30,000	25,000
3.4. Funds Transfer Fraud			30,000	25,000
4. <b>Expenses – Blanket Limit</b>				
4.1. Professional Fees				10,000
4.2. Theft, Robbery or Burglary Reward			10,000	
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 Max 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	L220N			
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N			
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0003-2		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		

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*Novex Insurance Company*

**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			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		1,000	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		1,000	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		1,000	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		1,000	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N			
Definition of Insured	GE0006			
Legal Expense	PR11N	1,000	100,000 Aggregate	