

**Commercial Insurance
Declaration Pages
Policy 551493024**

novex

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

Insured name and postal address
Members of the Canadian Rotary District #6400 as
indicated on the Individual Certificates of Insurance
c/o Richard Caron
3661 Charlevoix,
Windsor, Ontario N9E 3B4

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** August 15, 2019 **To** August 15, 2020
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-One Pay

Total Policy Premium \$6,869

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



Novex 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 declarations, coverage agreements, exclusions, definitions, conditions, and limits as well as the riders endorsements to the policy which may from time to time be added to form part of the policy.

In accepting the present policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this policy, any previous policy stated in the Declarations 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: _____

Novex Insurance Company

Location 1

Location #1 As per Individual Certificate of Insurance

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Property of Every Description	BF02N	90	1,000	As per Individual 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
Difference in Conditions, Deductible Amounts and Limits of Insurance	G031N			

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

Policy 551493024



Novex Insurance Company

Miscellaneous

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Miscellaneous Articles Floater Broad Form (Actual Cash Value)	BF10N	90	1,000	10,000

Crime			
Coverage	Form	Deductible	Limit of Insurance
		\$	\$
Edge Plus Crime Coverage Endorsement	EC01N	1,000	
Employee Fidelity – Insuring Agreement 1.A (Aggregate)			30,000
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
Money Order & Counterfeit Paper – Insuring Agreement IV (Aggregate)			30,000
Depositors Forgery – Insuring Agreement V (Aggregate)			30,000
Credit Card Forgery Coverage – Insuring Agreement VI (Aggregate)			5,000
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible	Limit of Insurance
		\$	\$
Commercial General Liability Extended Form	LR20N		
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	L222N		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		
Watercraft Exclusion Amendment	GE0004	500	1,000,000
Liquor Liability Exclusion Amendment	GE0005		
Tobogganing Exclusion	GE0008		
Difference in Conditions, Deductible Amounts and Limits of Insurance - Liability	G033N		

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
		\$	\$
Non- Profit Organization Liability Insurance	D002N	Claims Made	
A. Insured Person Non-Indemnifiable Liability			
Aggregate Limit of Liability			2,000,000
B. Insured Person Indemnifiable Liability			
Aggregate Limit of Liability		1,000	2,000,000
C. Insured Organization Liability			
Aggregate Limit of Liability		1,000	2,000,000
Employment Practices Wrongful Act			
Aggregate Limit of Liability		1,000	250,000
Fiduciary Wrongful Act			
Aggregate Limit of Liability		1,000	2,000,000
Total Aggregate Limit of Liability per Policy Period			2,000,000
Abuse Exclusion	D150N		
Anti-Stacking Endorsement	GE0002		
Definition of Insured	GE0006		
Legal Expense	PR11N	1,000	100,000 Aggregate

Policy No. 551493024

Name of Insured Members of the Canadian Rotary District #6400 as indicated on the Individual Certificates of Insurance

Effective Date of Endorsement August 15, 2019

Premium **Additional \$Incl.** **Return \$**

This policy is amended as follows:

1. By increasing the limit of insurance for BF10N Miscellaneous Articles Floater for the following clubs:

Cotton	From \$10,000 to \$20,000
Essex	From \$10,000 to \$20,000
Windsor 1918	From \$10,000 to \$45,000

2. Directors and Officers coverage provided by this policy for the insured is hereby deleted in its entirety but only with respect to the Windsor 1918 club members.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, agreements, or limitations of the above mentioned policy, other than above stated.

Endorsement No. 1-19

Dated August 12, 2019

Signed by

Kelsey Schaafema
Authorized Representative

Policy No. 551493024

Name of Insured Members of the Canadian Rotary District #6400 as indicated on the Individual Certificates of Insurance

Effective Date of Endorsement (m/d/y) August 15, 2019

Premium Additional \$Incl. Return \$

This Endorsement Changes the Policy. Please Read It Carefully.

This policy is amended as follows:

By adding a bus shelter to the BF10N Miscellaneous Articles Floater form valued at \$12,413. and subject to a \$1,000 deductible for the Rotary Club of Cottam. The bus shelter will be located at 122 Fox Street, Cottam, On, N0R 1V0. Commercial General Liability coverage and property coverage is extended to the above.

All other terms and conditions of the Policy remain unchanged.

Endorsement No. 2-19

Dated September 24, 2019 Signed by


Authorized Representative

Policy No. 551493024

Name of Insured Members of the Canadian Rotary District #6400 as indicated on the Individual Certificates of Insurance

Effective Date of Endorsement August 15, 2019

Premium Additional \$Incl. in total premium Return \$

This policy is amended as follows:

By increasing Tenants Legal Liability coverage to \$5,000,000 for the Cottam Rotary Club only with respect to the storage of insured equipment located at the Cottam Community Centre, 124 Fox Street, Cottam, On. NOR 1B0.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, agreements, or limitations of the above mentioned policy, other than above stated.

Endorsement No. 3-19

Dated August 12, 2019

Signed by *Kelsey Schaafsma*
Authorized Representative

Policy No. 551493024

Name of Insured Members of the Canadian Rotary District #6400 as indicated on the Individual Certificates of Insurance

Effective Date of Endorsement (m/d/y) August 15, 2019

Premium Additional \$ nil Return \$

This Endorsement Changes the Policy. Please Read It Carefully.

Endorsement 1-19 is cancelled.

All other terms and conditions of the Policy remain unchanged.

Endorsement No. 4-19

Dated Sept. 24, 2019

Signed by

Kelsey Schaafma
Authorized Representative

Policy No. 551493024

Name of Insured Members of the Canadian Rotary District #6400 as indicated on the Individual Certificates of Insurance

Effective Date of Endorsement (m/d/y) August 15, 2019

Premium Additional \$ Incl. Return \$

This Endorsement Changes the Policy. Please Read It Carefully.

By increasing the limit of insurance for BF10N Miscellaneous Articles Floater for the following clubs:

Cottam From \$10,000 to \$20,000

All other terms and conditions of the Policy remain unchanged.

Endorsement No. 5-19

Dated Sept. 24, 2019

Signed by

Kelsey Schaafsma
Authorized Representative

Policy No. 551493024

Name of Insured Members of the Canadian Rotary District #6400 as indicated on the Individual Certificates of Insurance

Effective Date of Endorsement (m/d/y) August 15, 2019

Premium Additional \$ Incl. Return \$

This Endorsement Changes the Policy. Please Read It Carefully.

By increasing the limit of insurance for BF10N Miscellaneous Articles Floater for the following clubs:

Essex From \$10,000 to \$20,000

All other terms and conditions of the Policy remain unchanged.

Endorsement No. 6-19

Dated Sept. 24, 2019

Signed by *Kelsey Schaafsma*
Authorized Representative

Policy No. 551493024

Name of Insured Members of the Canadian Rotary District #6400 as indicated on the Individual Certificates of Insurance

Effective Date of Endorsement (m/d/y) August 15, 2019

Premium Additional \$ Incl. Return \$


This Endorsement Changes the Policy. Please Read It Carefully.

1. By increasing the limit of insurance for BF10N Miscellaneous Articles Floater for the following clubs:
Windsor 1918 From \$10,000 to \$45,000
2. Directors and Officers coverage provided by this policy for the insured is hereby deleted in its entirety but only with respect to the Windsor 1918 club members.

All other terms and conditions of the Policy remain unchanged.

Endorsement No. 7-19

Dated Sept. 24, 2019

Signed by 
Authorized Representative