

P.A.L. Insurance Brokers Canada Ltd.

Weddinguard Wording

Attached to and forming part of this policy.

THIS POLICY MAY BE SUBJECT TO CONDITIONS THAT MAY LIMIT THE AMOUNT PAYABLE

THIS POLICY IS SUBJECT TO THE TERMS AND CONDITIONS SET FORTH HEREIN TOGETHER WITH SUCH OTHER TERMS AND CONDITIONS AS MAYBE ENDORSED HEREON OR ADDED HERETO. NO TERM OR CONDITION OF THIS POLICY SHALL BE DEEMED TO BE WAIVED IN WHOLE OR IN PART BY THE INSURER UNLESS THE WAIVER IS CLEARLY EXPRESSED IN WRITING SIGNED BY A PERSON AUTHORIZED FOR THAT PURPOSE BY THE INSURER.

WEDDINGUARD WORDING

This policy contains various exclusions and limitations which eliminate or restrict coverage. Read the entire coverage form carefully to determine rights, duties and what is and is not covered.

PERIOD of COVERAGE:

Coverage shall be in effect and expire on the dates shown on the Declaration page. All periods of time under this policy begin and end at 12:01 a.m. Standard time at the address of the policy holder.

DEDUCTIBLE CLAUSE:

The insurer will not be responsible for the first \$100.00 of each and every loss submitted under each section of the policy ,nor for any amount recoverable from any other source.

SECTION 1 - WEDDING CANCELLATION INSURANCE

Subject to the limit stated in the schedule of this policy, the insurer agrees to pay the named insured or as directed by the named insured, an amount of loss resulting from causes described to the extent provided, subject to all exceptions, limitations and provisions of this section.

1. **COVERAGE:** The Insurer will reimburse the Insured all deposits and other charges paid or contracted to be paid for transport, catering services, accommodation, photographs, flowers or dress hire booked for but not used and other non-refundable cancellation expenses incurred by the Insured up to the amount shown in the section entitled Declaration because of cancellation or unexpected curtailment (after commencement) of the Wedding or Reception as a direct result and necessary consequence of:
 - a) Death, injury, illness, compulsory quarantine, witness summons, jury duty or unemployment of the bride or bridegroom or any of their "immediate family".
"Immediate Family" shall mean parents, step-parents, grand-parents, in-laws, children, grand-children, brother, sister, step-brother, step-sister, aunts and uncles.
"Unemployment" means involuntary loss of employment which is not attributable to the actions, inaction or desire of the Insured. The Insured must qualify for payments under the Employment Insurance Act.
 - b) Unforeseen occupational posting overseas of the bride or groom.
 - c) The premises booked or arranged for the wedding or reception being unable to hold the ceremony or reception following damage by any cause, outbreak of infectious or contagious disease, murder or suicide occurring at the premises or closure of the premises booked due to insolvency or by the local authority.
 - d) Loss or damage beyond repair by any cause to the bridal attire occurring within five working days of the Wedding, every effort having been made to purchase or hire alternative bridal attire for the ceremony.
 - e) Non-appearance of the wedding transport booked for the event, the Insured must make every effort to make alternative arrangements for transportation.
 - f) Extreme weather condition which occurs on the day of the event which poses a serious threat to the safety of those attending the event or causes the majority of the guests (50% or more) to be unable to reach the wedding or reception (this coverage will apply only if the policy was bound 15 days or more prior to wedding date).

2. EXCLUSIONS:

The Insurer shall not be liable for:

- a) Cancellation or unexpected curtailment following:
 - 1) -Damage to tents, marquees or other similar outdoor locations;
 - 2) -Loss or damage to bridal accessories unless other bridal attire is lost or damaged at the same time;
 - 3) -Non-appearance of the bride or groom at the ceremony due to disinclination to marry.

The Insurer shall not be liable to make any payment in respect of or consequent upon death, injury, illness, disablement or compulsory quarantine of:

- a) any person occurring or arising or a consequence of self-inflicted injuries, alcoholism, insanity or influence of drugs or engaging in military operations or aviation (other than as a fare paying passenger in a fully licensed passenger carrying aircraft), engaging in hunting, winter sport (other than curling or skating), riding or driving in any kind of race or endurance test (or practice thereof) cave exploration, sky diving, or other hazardous activity;
- b) any person who has received a terminal diagnosis prior to signing of the application;
- c) any female caused or contributed to by pregnancy commencing before the date of issue of the policy unless the expected date of confinement is more than two months after the wedding date;
- d) the Bride or Bridegroom if they have booked, arranged or commenced the wedding or reception against the advice of any medical practitioner;
- e) any person attributed to H.I.V. (Human Immune Deficiency Virus) and/or any related illness including A.I.D.S. (Acquired Immune Deficiency Syndrome) and/or any mutant derivative(s) thereof however caused.

THIS POLICY MAY BE SUBJECT TO CONDITIONS THAT MAY LIMIT THE AMOUNT PAYABLE

CONDITION APPLICABLE TO SECTION 1

- a) Upon the happening of any occurrence likely to give rise to a claim under this section, the insured shall as soon as possible notify the insurer in writing and shall give particulars and information as required by the insurer.
- b) The insured bride and groom and all of their relatives shall take all reasonable precautions and actions to avoid loss, destruction, damage, accidents and expense to minimize any claim under this section and shall make every effort to arrange an alternate venue for the wedding or obtain alternative bridal attire.
- c) As soon as possible after sustaining any injury or the commencement of any illness the disabled bride or groom and any and all relatives of either must place themselves under the care of a duly qualified medical practitioner whose advice they will follow. The disabled person will submit to any medical examination requested on behalf of the insurer and in the event of death of any such person, the insurer shall be entitled to make a post mortem examination at the insurer's expense.

SECTION 2- HONEYMOON CANCELLATION

Subject to the limits as stated in the Schedule, this policy shall cover the pre-paid, non-refundable costs of travel arrangements for the honeymoon of the bride and groom only, due to the cancellation of the wedding because of an event as described under section 1 of this policy. The amount of loss will be determined by the tickets applying to the trip.

To substantiate a claim for non-refundable costs, the insured must provide unused tickets. In addition, a medical certificate giving a complete diagnosis must be furnished by a legally qualified physician in active practice in the district, state or province where the sickness or accident occurred. Such personal medical attendance must have commenced prior to the scheduled departure date. This certificate must specify the exact reasons why the trip had to be cancelled.

SECTION 3 - LOSS OF DEPOSIT

We will pay any non-refunded deposits paid unless already recovered from any section of the policy:

- a) if the provider of any booked goods or services for the wedding or reception suffers financial failure.
- b) if any booked live entertainers fail to appear.

SECTION 4 - WEDDING PHOTOGRAPHS AND VIDEO

Subject to the Limit as stated in the schedule, this Policy shall cover:

- a. The reimbursement of the necessary extra expense of costs paid to take or -retake the wedding photographs or video or to refund any non-recoverable amount which you contracted to pay as a direct and necessary consequence of the failure to appear of the professional photographer or professional video operator.
- b. The reimbursement of loss or damage to the original film or negatives or damage to digital media on which the photographic images are stored provided the images were professionally taken and before copies are made.
- c. The reimbursement of costs for the non-development of whatever digital media on which the photographs are stored (other than as a result of under exposure or over exposure) by a professional photographer or professional video operator.

"**Extra Expense**" is defined as the excess (if any) of the cost over and above the original contracted total cost for the wedding photographs.

Coverage under this section begins at the policy inception date and concludes on the contracted delivery date of the photographs or video, or up to a maximum of 90 days after the wedding or whichever occurs first.

SECTION 5 - BRIDAL & CERMONIAL ATTIRE

Subject to the Limit as stated in the schedule, this Policy shall cover:

- a. Physical loss or damage to bridal attire and ceremonial attire (including the bridesmaids' attire and hired menswear and any Extra Expense necessary for attire hire) once such property is in the care, custody and control of the Named Insured or of a close relative or your wedding party. With respect to bridal attire this coverage will extend for 48 hours after the start of the wedding to allow for re-hire and the taking of the photographs by a professional photographer only.
- b. If the contracted suppliers of the wedding attire suffer financial failure, we will re-pay all deposits and other charges that you cannot recover (unless the completed goods are made available prior to the wedding)
- c. No payment of damages will be made if recovery is paid under another section of this policy.
- d. Any payment under this section is subject to the "actual cash value" of the property lost, damaged or destroyed.

SECTION 6 - WEDDING PRESENTS

Subject to the Limit as stated in the declarations, this policy shall cover the direct & physical damage to the wedding presents received by the bride and groom. Coverage applies 7 days before the wedding and expires 24 hours after the wedding or until a claim is made, whichever comes first. This coverage applies while the presents are stored by you or a close relative, while displayed at the reception or while in transit to and from the wedding reception. Coverage is limited to the Actual Cash value as determined by professional appraisers.

SECTION 7 - WEDDING RINGS

Subject to the limit as stated in the declarations, this policy shall cover the direct physical loss or damage to wedding bands. The wedding band (s) is covered starting seven days before the wedding until the conclusion of the wedding reception.

SECTION 8 - WEDDING CAKE AND FLOWERS

Subject to the limits stated in the declarations, this policy shall cover any direct physical damage or loss to the wedding cake or flowers seven days prior to the wedding and up until the conclusion of the wedding reception.

SECTION 9 - WEDDING STATIONARY

Subject to the limits stated in the declarations, this policy shall cover all physical damage or loss to the wedding stationary prior to the wedding. This will include invitations, RSVP cards, menus and name cards

SECTION 10 - RENTED PROPERTY

Subject to the limits stated in the declarations, this policy shall provide for reimbursement of direct and physical damage to rented property used during the wedding reception. Rented property means any personal item of property rented from others for the reception. It includes, but is not limited to, temporary outdoor shelters; such as tents or marquees, tables and chairs, stages, audio and visual equipment.

GENERAL CONDITIONS APPLICABLE TO SECTIONS 5 TO 10 Inclusive

PROPERTY EXCLUDED

- a) Money, securities, notes, gift vouchers, travel tickets, accounts, bills, evidences of title, evidences of debt, letters of credit or other documents having a negotiable or market value;
- b) Furs, fur garments, jewels, jewellery, watches, pearls, precious and semi-precious stones, gold, silver, platinum and other precious metals and alloys;
- c) Licensed automobiles, trucks or motorcycles, aircraft, watercraft;
- d) Realty

PERILS INSURED

1. Fire;
2. Lightning;
3. Windstorm;
4. Hail;
5. Explosion;
6. Impact by Aircraft;
7. Impact by Vehicle
8. Collision, derailment or overturn;
9. Earthquake
10. Flood;
11. Burglary, means there must be signs of visible marks of forced entry or exit into a building or automobile.
12. Riot, Vandalism or Malicious Damage.

PERILS EXCLUDED

- a) mysterious disappearance or any loss or shortage on taking inventory;
- b) mechanical breakdown, latent defect, inherent vice, gradual deterioration or wear and tear;
- c) misappropriation, secretion, conversion, infidelity or any dishonest act on the part of the Insured or any person or persons to whom the property may be entrusted;
- d) damage caused by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military power; nuclear or radioactive contamination.
- e) Theft or attempted theft from any unattended vehicle unless all windows and doors are locked.

SPECIAL CONDITIONS APPLICABLE TO SECTION 4 TO 10 INCLUSIVE

PAIR AND SET

In the case of loss of or damage to any article or articles which are a part of a set, the measure of loss of or damage to such article or articles shall be reasonable and fair proportion of the total value of the set, but in no event shall such loss or damage be construed to mean total loss of the set.

VALUATION

In the event of any loss payable the Insurer will indemnify the Named Insured to an amount not exceeding whichever is the least of:

- a) the actual cash value of the property at the time of loss;
- b) the interest of the Insured in the property;
- c) the sum set opposite the applicable coverage shown on the declaration;
- d) the sum shown on the receipt submitted at time of loss.

With respect to items where due to its antiquity or unique nature, actual cash value cannot be determined; loss, if any payable, will be based on a professional appraisal completed prior to the loss. It is a condition precedent that any loss payable for wedding presents must be substantiated by the original purchase receipt for such presents.

COMMERCIAL GENERAL LIABILITY (OCCURRENCE FORM)

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

The word "insured" means any person or organization qualifying as such under SECTION II - WHO IS AN INSURED.

Other words and phrases that appear in quotation marks have special meaning.

SECTION I - COVERAGES

COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY

1. Insuring Agreement.

- a. We will pay those sums that the insured becomes legally obligated to pay as compensatory damages because of "bodily injury" or "property damage" to which this insurance applies. No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under SUPPLEMENTARY PAYMENTS - COVERAGES A, B AND D. This insurance applies only to "bodily injury" and "property damage" which occurs during the policy period. The "bodily injury" or "property damage" must be caused by an "occurrence". The "occurrence" must take place in the "coverage territory". We will have the right and duty to defend any "action" seeking those compensatory damages but:
 - 1) The amount we will pay for compensatory damages is limited as described in SECTION III - LIMITS OF INSURANCE.
 - 2) We may investigate and settle any claim or "action" at our discretion; and
 - 3) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A, B or D or medical expenses under Coverage C.
- b. Compensatory damages because of "bodily injury" include compensatory damages claimed by any person or organization for care, loss of services or death resulting at any time from the "bodily injury"
- c. "Property damage" that is loss of use of tangible property that is not physically injured shall be deemed to occur at the time of the "occurrence" that caused it.

2. Exclusions.

This insurance does not apply to:

- a. "Bodily injury" or "property damage" expected or intended from the standpoint of the insured. This exclusion does not apply to "bodily injury" resulting from the use of reasonable force to protect persons or property.
- b. "Bodily injury" or "property damage" for which the insured is obligated to pay compensatory damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for compensatory damages:
 - 1) Assumed in a contract or agreement that is an "insured contract"; or
 - 2) That the insured would have in the absence of the contract or agreement
- c. Any obligation of the insured under a workers compensation, disability benefits or unemployment compensation law or any similar law,
- d. "Bodily injury" to an employee of the insured arising out of and in the course of employment by the insured.

This exclusion applies:

- a) Whether the insured may be liable as an employer or in any other capacity; and
- b) To any obligation to share compensatory damages with or repay someone else who must pay compensatory damages because of the injury.

This exclusion does not apply:

- i) To liability assumed by the insured under an "insured contract"; or
 - ii) To employees on whose behalf contributions are made by or required to be made by the insured under the provisions of any workers compensation law.
- e. 1) "Bodily injury" or "property damage" arising out of the ownership, use or operation by or on behalf of any insured of:
 - a) Any "automobile";
 - b) Any motorized snow vehicle or its trailers;
 - c) Any vehicle while being used in any speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity; or
 - d) Any vehicle which if it were to be insured would be required by law to be insured under a contract evidenced by a motor vehicle liability policy, or any vehicle insured under such a contract, but this exclusion does not apply to the ownership, use or operation of machinery, apparatus or equipment mounted on or attached to any vehicle while at the site of the use or operation of such equipment,
 - 2) "Bodily injury" or "property damage" with respect to which any motor vehicle liability policy is in effect or would be in effect but for its termination upon exhaustion of its limit of liability or is required by law to be in effect.
This Exclusion e. does not apply to "bodily injury" to an employee of the insured on whose behalf contributions are made by or required to be made by the insured under the provisions of any workers compensation law.
- f. "Bodily injury" or "property damage" arising out of the ownership, maintenance, use, operation, loading or unloading, or entrustment to others, by or on behalf of any insured of any watercraft.
This exclusion does not apply to:
 - 1) A watercraft while ashore on premises you own or rent;
 - 2) A watercraft you do not own that is:
 - a) Less than 8 meters long; and

- b) Not being used to carry persons or property for a charge
- 3) "Bodily injury" to an employee of the insured on whose behalf contributions are made by or required to be made by the insured under the provisions of any workers compensation law.
- g. 1) "Bodily injury" or "property damage" arising out of the ownership, maintenance, use, operation, loading or unloading, or the entrustment to others, by or on behalf of any insured of:
 - a) Any aircraft; or
 - b) Any air cushion vehicle.
- 2) "Bodily injury" or "property damage" arising out of the ownership, existence, use or operation by or on behalf of any insured of any premises for the purpose of an airport or aircraft landing area and all operations necessary or incidental thereto.
- h. "Property damage" to:
 - 1) Property you own, rent, or occupy;
 - 2) Premises you sell, give away or abandon, if the "property damage" arises out of any part of those premises;
 - 3) Property loaned to you;
 - 4) Personal property in your care, custody or control;
 - 5) That particular part of real property on which you or any contractor or subcontractor working directly or indirectly on your behalf is performing operations, if the "property damage" arises out of those operations: or
 - 6) That particular part of any property that must be restored, repaired or replaced because "your work" was incorrectly performed on it.

Paragraph 2) of this exclusion does not apply if the premises are "your work" and were never occupied, rented or held for rental by you.
 Paragraphs 3), 4), 5) and 6) of this exclusion do not apply to liability assumed under a sidetrack agreement.
 Paragraph 6) of this exclusion does not apply to "property damage" included in the "products-completed operations hazard".
- i. "Property damage" to "your product" arising out of it or any part of it.
- j. "Property damage" to "your work" arising out of it or any part of it and included in the "products-completed operations hazard". This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.
- k. "Property damage" to impaired property" or property that has not been physically injured, arising out of:
 - 1) A defect, deficiency, inadequacy or dangerous condition in "your product" or "your work"; or
 - 2) A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to "your product" or "your work" after it has been put to its intended use.
- l. Any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment removal or disposal of:
 - 1) "Your product";
 - 2) "Your work"; or
 - 3) "Impaired property";

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.
- m. Pollution Liability - See Common Exclusions.
- n. Nuclear Liability - See Common Exclusions.
- o. War Risks - See Common Exclusions.

COVERAGE B. PERSONAL INJURY LIABILITY

- 1. Insuring Agreement
 - a. We will pay those sums that the insured becomes legally obligated to pay as compensatory damages because of "personal injury" to which this insurance applies. No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under SUPPLEMENTARY PAYMENTS - COVERAGES A, B AND D. We will have the right and duty to defend any "action" seeking those compensatory damages but:
 - 1) The amount we will pay for compensatory damages is limited as described in SECTION III - LIMITS OF INSURANCE;
 - 2) We may investigate and settle any claim or "action" at our discretion; and
 - 3) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments of settlements under Coverages A, B or D or medical expenses under Coverage C.
 - b. This insurance applies to "personal injury" only if caused by an offense:
 - 1) Committed in the "coverage territory" during the policy period; and
 - 2) Arising out of the conduct of your business, excluding advertising, publishing, broadcasting or telecasting done by or for you.
- 2. Exclusions.

This insurance does not apply to:

"Personal injury":

 - 1) Arising out of oral or written publication of material, if done by or at the direction of the insured with knowledge of its falsity
 - 2) Arising out of oral or written publication of material whose first publication took place before the beginning of the policy period;
 - 3) Arising out of the wilful violation of a penal statute or ordinance committed by or with the consent of the insured; or
 - 4) For which the insured has assumed liability in a contract or agreement. This exclusion does not apply to liability for compensatory damages that the insured would have in the absence of the contract or agreement.

COVERAGE C. MEDICAL PAYMENTS

- 1. Insuring Agreement.
 - a. We will pay medical expenses as described below for "bodily injury" caused by an accident:
 - 1) On premises you own or rent;
 - 2) On ways next to premises you own or rent; or
 - 3) Because of your operations:

provided that:

- a) The accident takes place in the "coverage territory" and during the policy period;
- b) The expenses are incurred and reported to us within one year of the date of the accident; and
- c) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.
- b. We will make these payments regardless of fault. These payments will not exceed the applicable limit of insurance. We will pay reasonable expenses for:
 - 1) First aid at the time of an accident;
 - 2) Necessary medical, surgical, x-ray and dental services, including prosthetic devices; and
 - 3) Necessary ambulance, hospital, professional nursing and funeral services.
- 2. Exclusions

We will not pay expenses for "bodily injury"

 - a. To any insured.
 - b. To a person hired to do work for or on behalf of any insured or a tenant of any insured
 - c. To a person injured on that part of premises you own or rent that the person normally occupies.
 - d. To a person, whether or not an employee of any insured, who at the time of injury is entitled to benefits under any workers compensation or disability benefits law or a similar law.
 - e. To a person injured while taking part in athletics.
 - f. The payment of which is prohibited by law.
 - g. Included within the "products-completed operations hazard".
 - h. Excluded under Coverage A.

COVERAGE D. TENANTS' LEGAL LIABILITY

- 1. Insuring Agreement.

We will pay those sums that the insured becomes legally obligated to pay as compensatory damages because of "property damage" to which this insurance applies. No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under SUPPLEMENTARY PAYMENTS - COVERAGES A, B AND D. This insurance applies only to "property damage" caused by fire, explosion, smoke or leakage from fire protective equipment to premises rented to you or occupied by you. This insurance applies only to "property damage" which occurs during the policy period. The "property damage" must be caused by an "occurrence". The "occurrence" must take place in the "coverage territory". We will have the right and duty to defend any "action" seeking those compensatory damages but:

 - a. The amount we will pay for compensatory damages is limited as described in SECTION III - LIMITS OF INSURANCE;
 - b. We may investigate and settle any claim or "action" at our discretion; and
 - c. Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A, B or D or medical expenses under Coverage C.
- 2. Exclusions

This insurance does not apply to:

 - a. "Property damage" expected or intended from the standpoint of the insured.
 - b. "Property damage" for which the insured is obligated to pay by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for compensatory damages that the insured would have in the absence of the contract of agreement.
 - c. Pollution Liability - See Common Exclusions.
 - d. Nuclear Energy Liability - See Common Exclusions.
 - e. War Risks - See Common Exclusions.

COMMON EXCLUSIONS - COVERAGES A, C AND D

This insurance does not apply to:

- 1. Pollution Liability
 - a. "Bodily injury", "property damage" and "clean up costs" arising out of the actual, alleged or threatened discharge, dispersal, seepage, release or escape of pollutants:
 - 1) At or from any premises, site or location which is or was at any time, owned or occupied by, or rented or loaned to an Insured;
 - 2) At or from any premises, site or location which is or was at any time, used by or for any Insured or others for the handling, storage, disposal, processing or treatment of waste;
 - 3) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for any Insured or any person or organization for whom the Insured may be legally responsible; or
 - 4) At or from any premises, site or location on which any Insured or any contractors or subcontractors working directly or indirectly on any Insured's behalf are performing operations:
 - a) if the pollutants are brought on or to the premises, site or location in connection with such operations by such Insured, contractor or subcontractor; or
 - b) if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effect of pollutants

Sub-paragraphs 1) and 4)a) of paragraph a. of this exclusion do not apply to "bodily injury" or "property damage" caused by heat, smoke or fumes from a fire which becomes uncontrollable or breaks out from where it was intended to be.
 - b. Any loss, cost or expense arising out of any request, demand or order that any Insured or others test for, monitor, clean up, remove, contain, treat, detoxify, decontaminate, stabilize, remediate or neutralize or in any way respond to, or assess the effect of pollutants unless such loss, cost or expense is consequent upon "bodily injury" or "property damage" covered by this policy.

"Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
- 2. Nuclear Energy Liability
 - a. Liability imposed by or arising from any nuclear liability act, law or statute, or any law amendatory thereof;
 - b. "Bodily injury" or "property damage" with respect to which an insured under this policy is also insured under a contract of nuclear energy liability insurance (whether the insured is unnamed in such contract and whether or not it is legally enforceable by the insured) issued

by the Nuclear Insurance Association of Canada or any other insurer or group or pool of insurers or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability.

- c. "Bodily injury" or "property damage" resulting directly or indirectly from the nuclear energy hazard arising from:
- 1) The ownership maintenance operation or use of a nuclear facility by or on behalf of an insured;
 - 2) the furnishing by an insured of services, materials parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility;
 - 3) the possession, consumption, use, handling, disposal or transportation of fissionable substances, or of other radioactive material (except radioactive isotopes, away from a nuclear facility, which have reached the final stage of fabrication so as to be usable for any scientific, medical, agricultural, commercial or industrial purpose) used, distributed, handled or sold by an insured.

As used in this policy:

- 1) The term "nuclear energy hazard" means the radioactive, toxic, explosive, or other hazardous properties of radioactive material;
 - 2) The term "radioactive material" means uranium, thorium, plutonium, neptunium, their respect derivatives and compounds, radioactive isotopes of other elements and any other substances which may be designated by any nuclear liability act, law or statute or any law amendatory thereof, as being prescribed substances capable of releasing atomic energy, or as being requisite for the production use or application of atomic energy.
 - 3) The term "nuclear facility" means:
 - a) any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of plutonium, thorium and uranium or any one or more of them;
 - b) any equipment or device designed or used for (i) separating the isotopes of plutonium, thorium and uranium or any one or more of them, (ii) processing or packaging waste;
 - c) any equipment or device used for the processing, fabricating or alloying of plutonium, thorium or uranium enriched in the isotope uranium 233 or in the isotope uranium 235, or any one or more of them if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235.
 - d) any structure basin, excavation, premises or place prepared or used for the storage or disposal of waste radioactive material: and includes the site on which any of the foregoing is located together with all operations conducted thereon and all premises used for such operations.
 - 4) The term "fissionable substance" means any prescribed substance that is, or from which can be obtained, a substance capable of releasing atomic energy by nuclear fission.
3. War Risks
"Bodily injury" or "property damage" due to war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military power.

SUPPLEMENTARY PAYMENTS - COVERAGES A, B AND D

We will pay, with respect to any claim or "action" we defend:

- a. All expenses we incur.
- b. The cost of bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds.
- c. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "action", including actual loss of earnings up to \$100 a day because of time off from work.
- d. All costs taxed against the insured in the "action" and any interest accruing after entry of judgment upon that part of the judgment which is within the applicable limit of insurance.

These payments will not reduce the limits of insurance

SECTION II - WHO IS AN INSURED

1. If you are designated in the Declarations as:
 - a. An individual, you and your spouse are Insured's, but only with respect to the conduct of a business of which you are the sole owner.
 - b. A partnership or joint venture, you are an insured. Your members, your partners, and their spouses are also Insured's, but only with respect to the conduct of your business.
 - c. An organization other than a partnership or joint venture, you are an insured. Your executive officers and directors are Insured's, but only with respect to their duties as your officers or directors. Your stockholders are also Insured's, but only with respect to their liability as stockholders.
 - d. as an additional named insured you are added only with respect to liability arising out of the acts of the named insured's operations and any liability arising solely from the acts or omissions of the additional named insured is excluded.
2. Each of the following is also an insured:
 - a. Your employees, other than your executive officers, but only for acts within the scope of their employment by you. However, none of these employees is an insured for:
 - 1) "Bodily injury" or "personal injury" to you or to a co-employee while in the course of his or her employment: or
 - 2) "Bodily injury" or "personal injury" to any person who at the time of injury is entitled to benefits under any workers compensation or disability benefits law or a similar law; or
 - 3) "Bodily injury" or "personal injury" arising out of his or her providing or failing to provide professional health care services or
 - 4) "Property damage" to property owned or occupied by or rented or loaned to that employee, any of your other employees, or any of your partners or members (if you are a partnership or joint venture)
 - b. Any person (other than your employee), or any organization while acting as your real estate manager.
 - c. Any person or organization having proper temporary custody of your property if you die, but only:
 - 1) With respect to liability arising out of the maintenance or use of that property; and
 - 2) Until your legal representative has been appointed.
 - d. Your legal representative if you die, but only with respect to duties as such. That representative will have all your rights and duties under this policy.

3. Any organization you newly acquire or form, other than a partnership or joint venture, and over which you maintain ownership or majority interest, will be deemed to be a Named Insured if there is no other similar insurance available to that organization. However:
 - a. Coverage under this provision is afforded only until the 90th day after you acquire or form the organization or the end of the policy period, whichever is earlier;
 - b. Coverages A and D do not apply to "bodily injury" or "property damage" that occurred before you acquired or formed the organization; and
 - c. Coverage B does not apply to "personal injury" arising out of an offense committed before you acquired or formed the organization.

No person or organization is an insured with respect to the conduct of any current or past partnership or joint venture that is not shown as a Named Insured in the Declarations.

SECTION III - LIMITS OF INSURANCE

1. The Limits of Insurance stated in the Declarations and the rules below fix the most we will pay regardless of the number of:
 - a. Insureds;
 - b. Claims made or "actions" brought; or
 - c. Persons or organizations making claims or bringing "actions".
2. If **Aggregate limit - Applies to all losses** is indicated in the Declarations, the Aggregate Limit so indicated is the most we will pay for the sum of:
 - a. Medical expenses under Coverage C; and
 - b. Compensatory damages under Coverage A, Coverage B and Coverage D
 If **Aggregate limit - Applies to products-completed operations only** is indicated in the Declarations, the Aggregate Limit so indicated is the most we will pay for compensatory damages arising out of the "products-completed operations hazard".
3. Subject to 2. above, the **Each occurrence limit** is the most we will pay for the sum of:
 - a. Compensatory damages under Coverage A and Coverage D; and
 - b. Medical expenses under Coverage C;
 because of all "bodily injury" and "property damage" arising out of any "occurrence".
4. Subject to 2 above, the **Personal injury limit** is the most we will pay under Coverage B for the sum of all compensatory damages because of all "personal injury" sustained by any one person or organization.
5. Subject to 3. above, the **Tenants' legal liability limit - Any one premises** is the most we will pay under Coverage D for compensatory damages because of "property damage" to any one premises.
6. Subject to 3. above, the **Medical expense limit - Any one person** is the most we will pay under Coverage C for all medical expenses because of "bodily injury" sustained by any one person.
7. If **Products-completed operations excluded** is indicated in the Declarations, this insurance does not apply to "bodily injury" or "property damage" included within the "products-completed operations hazard".

The limits of this policy apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

SECTION IV - COMMERCIAL GENERAL LIABILITY CONDITIONS

1. Bankruptcy.
Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this policy.
2. Canadian Currency Clause.
All limits of insurance, premiums and other amounts as expressed in this policy are in Canadian currency.
3. Cancellation.
 - a. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
 - b. We may cancel this policy by mailing or delivering to the First Named Insured written notice of cancellation at least:
 - 1) 15 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - 2) 30 days before the effective date of cancellation if we cancel for any other reason.
 Except in Quebec, if notice is mailed, cancellation takes effect 15 or 30 days after receipt of the letter by the post office to which it is addressed, depending upon the reason for cancellation. Proof of mailing will be sufficient proof of notice.
In Quebec, cancellation takes effect either 15 or 30 days after receipt of the notice at the last known address of the first Named Insured, depending upon the reason for cancellation.
 - c. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
 - d. The policy period will end on the date cancellation takes effect.
 - e. If this policy is canceled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
4. Changes.
This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.
5. Duties in the Event of Occurrence, Claim or Action.

- a. You must see to it that we are notified promptly of an "occurrence" which may result in a claim. Notice should include:
 - 1) How, when and where the "occurrence" took place; and
 - 2) The names and addresses of any injured persons and of witnesses.
 - b. If a claim is made or "action" is brought against any insured, you must see to it that we receive prompt written notice of the claim or "action".
 - c. You and any other involved insured must:
 - 1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or "action";
 - 2) Authorize us to obtain records and other information;
 - 3) Cooperate with us in the investigation, settlement or defense of the claim or "action"; and
 - 4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of injury or damage to which this insurance may also apply.
 - d. No Insured's will, except at their own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.
6. Examination of Your Books and Records.
We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.
7. Inspections and Surveys.
We have the right but are not obligated to:
- a. Make inspections and surveys at any time;
 - b. Give you reports on the conditions we find; and
 - c. Recommend any changes.
- Any inspections, surveys, reports or recommendations relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:
- a. Are safe or healthful; or
 - b. Comply with laws, regulations, codes or standards.
- This condition applies not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.
8. Legal Action Against Us.
No person or organization has a right under this policy:
- a. To join us as a party or otherwise bring us into an "action" asking for compensatory damages from an insured; or
 - b. To sue us on this policy unless all of its terms have been fully complied with.
- A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured obtained after an actual trial; but we will not be liable for compensatory damages that are not payable under the terms of this policy or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative. Every "action" or proceeding against us shall be commenced within one year next after the date of such judgment or agreed settlement and not afterwards. If this policy is governed by the law of Quebec every action or proceeding against us shall be commenced within three years from the time the right of action arises.
9. Other Insurance.
If other valid and collectible insurance is available to the insured for a loss we cover under Coverages A, B or D of this policy our obligations are limited as follows:
- a. Primary Insurance
This insurance is primary except when b. below applies. If this insurance is primary, our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in c. below.
 - b. Excess Insurance
This insurance is excess over any of the other insurance, whether primary, excess, contingent or on any other basis:
 - 1) That is Property Insurance such as, but not limited to Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for "your work" or for premises rented to you; or
 - 2) If the loss arises out of the maintenance or use of watercraft to the extent not subject to Exclusion f. of Coverage A (Section 1).

When this insurance is excess, we will have no duty under Coverage A, B or D to defend any claim or "action" that any other insurer has a duty to defend. If no other insurer defends, we will undertake to do so, but we will be entitled to all the insured's rights against all those other insurers.

When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

 - 1) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
 - 2) The total of all deductible and self-insured amounts under all that other insurance.

We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this policy.
 - c. Method of Sharing.
If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first. If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.
10. Premium Audit.
- a. We will compute all premiums for this policy in accordance with our rules and rates.
 - b. If **Premium adjustment information** is provided in the Declarations, the premium shown is a deposit premium only. At the close of each audit period we will compute the earned premium for that period. Audit premiums are due and payable on notice to the first Named Insured. If the sum of the advance and audit premiums paid for the policy term is greater than the earned premium, we will return the excess to the first Named Insured subject to the retention of the minimum premium shown in the Declarations of this policy.

- c. The first Named Insured must keep records of the information we need for premium computation, and send us copies at such times as we may request.
11. **Premiums.**
The first Named Insured shown in the Declarations;
 - a. Is responsible for the payment of all premiums; and
 - b. Will be the payee for any return premiums we pay.
 12. **Representations.**
By accepting this policy, you agree;
 - a. The statements in the Declarations are accurate and complete;
 - b. Those statements are based upon representations you made to us; and
 - c. We have issued this policy in reliance upon your representations
 13. **Separation of Insureds, Cross Liability.**
Except with respect to the limits of Insurance, and any rights or duties specifically assigned to the first Named Insured, this insurance applies:
 - a. As if each Named Insured were the only Named Insured; and
 - b. Separately to each insured against whom claim is made or "action" is brought.
 14. **Transfer of Rights of Recovery Against Others to Us.**
If the insured has rights to recover all or part of any payment we have made under this policy, those rights are transferred to us. The insured does not do anything after loss to impair them. At our request, the insured will bring "action" or transfer those rights to us and help us enforce them.
 15. **Transfer of your Rights and Duties under this Policy.**
Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual Named Insured.
If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

SECTION V - DEFINITIONS

1. **"Action"** means a civil proceeding in which compensatory damages because of "bodily injury", "property damage" or "personal injury" to which this insurance applies are alleged. "Action" includes an arbitration proceeding alleging such damages to which you must submit or submit with our consent.
2. **"Automobile"** means any self-propelled land motor vehicle, trailer or semi-trailer (including machinery, apparatus, or equipment attached thereto) which is principally designed and is being used for transportation of persons or property on public roads.
3. **"Bodily Injury"** means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.
4. **"Coverage territory"** means Canada and incidental locations elsewhere.
5. **"Impaired property"** means tangible property, other than "your product" or "your work", that cannot be used or is less useful because:
 - a. It incorporates "your product" or "your work" that is known or thought to be defective, deficient, inadequate or dangerous; or
 - b. You have failed to fulfill the terms of a contract or agreement;
 if such property can be restored to use by:
 - a. The repair, replacement, adjustment or removal of "your product" or "your work"; or
 - b. Your fulfilling the terms of the contract or agreement.
6. **"Insured contract"** means
 - a. A lease of premises;
 - b. A sidetrack agreement;
 - c. An easement or license agreement in connection with vehicle or pedestrian private railroad crossings at grade;
 - d. Any other easement agreement;
 - e. An indemnification of a municipality as required by ordinance, except in connection with work for a municipality;
 - f. An elevator maintenance agreement; or
 - g. That part of any other contract or agreement pertaining to your business under which you assume the tort liability of another to pay compensatory damages because of "bodily injury" or "property damage" to a third person or organization, if the contract or agreement is made prior to the "bodily injury" or "property damage". Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.
 An "insured contract" does not include that part of any contract or agreement that indemnifies an architect, engineer or surveyor for injury or damage arising out of:
 - 1) Preparing, approving or failing to prepare or approve maps, drawings, opinions, reports, surveys, change orders, designs or specifications;
 - 2) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage;
7. **"Occurrence"** means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.
8. **"Personal Injury"** means injury, other than "bodily injury", arising out of one or more of the following offenses:
 - a. False arrest, detention or imprisonment;
 - b. Malicious prosecution;
 - c. Wrongful entry into, or eviction of a person from, a room, dwelling or premises that the person occupies;
 - d. Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services; or

- e. Oral or written publication of material that violates a person's right of privacy.
- 9. a. **"Products-completed operations hazard"** includes all "bodily injury" and "property damage" occurring away from premises you own or rent and arising out of "your product" or "your work" except:
 - 1) Products that are still in your physical possession; or
 - 2) Work that has not yet been completed or abandoned.
- b. "Your work" will be deemed completed at the earliest of the following times:
 - 1) When all of the work called for in your contract has been completed.
 - 2) When all of the work to be done at the site has been completed if your contract calls for work at more than one site.
 - 3) When that part of work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.
- c. This hazard does not include "bodily injury" or "property damage" arising out of the existence of tools, uninstalled equipment or abandoned or unused materials.
- 10. **"Property damage"** means:
 - a. Physical injury to tangible property, including all resulting loss of use of that property; or
 - b. Loss of use of tangible property that is not physically injured.
- 11. **"Your product"** means:
 - a. Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
 - 1) You;
 - 2) Others trading under your name; or
 - 3) A person or organization whose business or assets you have acquired; and
 - b. Containers (other than vehicles), materials parts or equipment furnished in connection with such goods or products."Your product" includes warranties or representations made at any time with respect to the fitness, quality, durability or performance of any of the items included in a. and b. above.
"Your product" does not include vending machines or other property rented to or located for the use of others but not sold.
- 12. **"Your work"** means:
 - a. Work or operations performed by you or on your behalf: and
 - b. Materials, parts or equipment furnished in connection with such work or operations."Your work" includes warranties or representations made at any time with respect to the fitness, quality, durability or performance of any of the items included in a. or b. above.

STANDARD NON-OWNED AUTOMOBILE POLICY (S.P.F. 6)

WHEREAS AN APPLICATION HAS BEEN MADE BY THE APPLICANT (HEREINAFTER CALLED THE INSURED) TO THE INSURER FOR A CONTRACT OF AUTOMOBILE INSURANCE AND THE SAID APPLICATION FORMS PART OF THIS CONTRACT OF INSURANCE AND IS AS FOLLOWS: -

- | ITEMS | APPLICATION |
|--|------------------------------|
| 1. Full Name of the Applicant | As Known to Company |
| Postal Address: | As Known to Company |
| (Including County or District) | As Known to Company |
| Applicant is: | As Known to Company |
| 2. Policy Period | As shown on Declaration Form |
| 12:01 a.m. Standard Time at the applicant's address stated herein as to each of said dates | |
| 3. The automobiles in respect of which insurance is to be provided are those not owned in whole or in part by, nor licensed in the name of the applicant, used in the applicant's business of: AS PER DECLARATIONS | |
| 4. The Applicant's partners, officers, employees and agents as of the date of this application are as follows: | |
| Location: As Known to Company | |
| Partners, officers and employees who regularly use automobiles not owned by the applicant in the applicant's business | |
| All other partners, officers and employees | |
| All applicants' agents | |

(Class "A1" Private Passenger)	(Class "A2" Commercial)	(Class "B")	(Class "C")
Number Rate Premium	Number Rate Premium	Number Rate Premium	Number Rate Premium
COVERED IF ANY TO BE REPORTED			

5. "Hired Automobiles" - The Automobiles hired by the applicant are as follows:
- Type of Automobile
 - Estimated Cost of Hire
 - Rates per \$100 of Cost of Hire
 - Advance Premium
- COVERED IF ANY TO BE REPORTED
- The advance premium is subject to adjustment at the end of the policy period as provided in the policy.
6. "Automobiles operated under Contract" on behalf of the applicant are as follows:
- Type of Automobile and description of use
 - Estimated Contract Cost
 - Rates per \$100 of Contract Cost
 - Advance Premium
- COVERED IF ANY TO BE REPORTED
- The advance premium is subject to adjustment at the end of the policy period as provided in the policy.
7. This application is made for insurance against perils mentioned in this item and upon the terms and conditions of the Insurer's corresponding standard policy form for the following specified limit.

INSURING AGREEMENT

Section A - Third Party Liability

PERILS

Legal liability for bodily injury to or death of any person or damage to property of others not in the care, custody or control of the applicant.

LIMIT

\$ AS PER DECLARATIONS (exclusive of interest and costs) for loss or damage resulting from bodily injury to or death of one or more persons, and for loss or damage to property regardless of the number of claims arising from any one accident.

COMBINED PREMIUM

\$ AS PER DECLARATIONS

Endorsements	-	As per Declarations
Minimum Retained Premium	-	As per Declarations
Total Premium	-	As per Declarations

8. Has any Insurer cancelled, declined or refused to renew or issue automobile insurance to the applicant within three (3) years preceding this application? If so, state name of Insurer.
- No
9. State particulars of all accidents or claims arising out of the use or operation in his business of non-owned automobiles by the applicant within the three (3) years preceding this application.

INJURY TO PERSONS
As Known to Company

DAMAGE TO PROPERTY OF OTHERS
As Known to Company

10. All the statements in this application are true and the applicant hereby applies for a contract of automobile insurance to be based on the truth of the said statements.
11. Where,
- an applicant for a contract gives false particulars of the described automobile to be insured to the prejudice of the Insurer, or knowingly misrepresents or fails to disclose in the application any fact required to be stated therein; or
 - the Insured contravenes a term of the contract or commits a fraud; or
 - the Insured willfully makes a false statement in respect of a claim under the contract, a claim by the Insured is invalid and the right of the Insured to recover indemnity is forfeited.

INSURING AGREEMENT

Now, therefore, in consideration of the payment of premium specified and of the statements contained in the application and subject to the limits, terms, conditions, provisions, definitions and exclusions herein stated

SECTION A - THIRD PARTY LIABILITY

The Insurer agrees to indemnify the Insured against the liability imposed by law upon the Insured for loss or damage arising from the use or operation of any automobile not owned in whole or in part by or licensed in the name of the Insured, and resulting from

BODILY INJURY TO OR THE DEATH OF ANY PERSON OR DAMAGE TO PROPERTY OF OTHERS NOT IN THE CARE, CUSTODY OR CONTROL OF THE INSURED:

Provided always the Insurer shall not be liable under this policy;

- for any liability which arises from the use or operation of any automobile while personally driven by the Insured if the Insured is an individual; or
 - * for any liability imposed upon any person insured by this policy:
 - by any workmen's compensation law; or
 - by any law for bodily injury to or the death of the Insured or any partner, officer or employee of the Insured while engaged in the business of the Insured; or
 - for any liability assumed by any person insured by this policy voluntarily under any contract or agreement ; or
 - for loss or damage to property carried in or upon an automobile personally driven by any person insured by this policy or to any property owned or rented by, or in the care, custody or control of such person; or
 - for any amount in excess of the limit stated in Item 7 of the application, and expenditures provided for in the Additional Agreements of this policy; subject always to the provisions of the section of the Insurance Act (Automobile Insurance Part) relating to the nuclear energy hazard.
- * Not applicable in the Province of Ontario.

ADDITIONAL AGREEMENTS OF INSURER

Where indemnity is provided by this policy, the Insurer further agrees:

- upon receipt of notice of loss or damaged caused to persons or property to serve any person insured by this policy by such investigation thereof, or by such negotiations with the claimant, or by such settlement of any resulting claims, as may be deemed expedient by the Insurer; and
- to defend in the name and on behalf of any person insured by this policy and at the cost of the Insurer any civil action which may at any time be brought against such person on account of such loss or damage to persons or property; and
- to pay all costs taxed against any person insured by this policy in any civil action defended by the Insurer and any interest accruing after entry of judgment upon that part of the judgment which is within the limits of the Insurer's liability; and
- in case the injury be to a person, reimburse any person insured by this policy for outlay for such medical aid as may be immediately necessary at the time of such injury; and
- be liable up to the minimum limit(s) prescribed for that province or territory of Canada in which the accident occurred, if that limit(s) is higher than the limit stated in section A of Item 7 of the application; and
- not set up any defense to a claim that might not be set up if the policy were a motor vehicle liability policy issued in the province or territory of Canada in which the accident occurred.

AGREEMENTS OF INSURED

Where indemnity is provided by this section, every person insured by this policy

- by the acceptance of this policy, constitutes and appoints the Insurer his irrevocable attorney to appear and defend in any province or territory of Canada in which action is brought against the Insured arising out of the use or operation of an automobile with respect to which insurance is provided hereunder;
- shall reimburse the Insurer, upon demand, in the amount which the Insurer has paid by reason of the provisions of any statute relating to automobile insurance and which the Insurer would not otherwise be liable to pay under this policy.

GENERAL PROVISIONS AND DEFINITIONS

1. ADDITIONAL INSURED

The Insurer agrees to indemnify in the same manner and to the same extent as if named herein as the Insured, every partner, officer or employee of the Insured who, with the consent of the owner thereof, personally drives

- a) in the business of the Insured stated in Item 3 of the application, any automobile not owned in whole or in part by or licensed in the name of
 - (i) the Insured, or
 - (ii) such additional insured person, or
 - (iii) any person or persons residing in the same dwelling premises as the Insured or such additional insured person, or
- b) any automobile hired or leased in the name of the Insured except an automobile owned in whole or in part or licensed in the name of such additional Insured person.

2. TERRITORY

This policy applies only to the use or operation of automobiles within Canada or the United States of America or upon a vessel plying between ports of those countries.

3. HIRED AUTOMOBILE DEFINED

The term "Hired Automobiles" as used in this policy means automobiles hired or leased from others with or without drivers, used under the control of the Insured in the business stated in Item 3 of the application but shall not include any automobile owned in whole or in part by or licensed in the name of the Insured or any partner, officer or employee of the Insured.

4. AUTOMOBILES OPERATED UNDER CONTRACT DEFINED

The term "Automobiles Operated under Contract" as used in this policy shall mean automobiles operated in the business of the Insured stated in Item 3 of the application where the complete supervision, direction and control of such automobiles remain with the owner thereof, but shall not include any automobile owned in whole or in part by or licensed in the name of the Insured or any partner, officer or employee of the Insured.

5. TWO OR MORE AUTOMOBILES

When two or more automobiles are insured hereunder the terms of this policy shall apply separately to each, but a motor vehicle and a trailer or trailers attached thereto shall be held to be one automobile as respects to limits of liability under Section A.

6. PREMIUM ADJUSTMENT

The Advance Premium stated in Item 5 of the application is computed on the estimated total "cost of hire" for the Policy Period. The words "cost of hire" as used herein mean the entire amount incurred for "Hired Automobiles" and drivers when such automobiles are hired with drivers or the amount incurred for hired automobiles and the wages paid to drivers when such drivers are employees of the Insured.

The Advance Premium stated in Item 6 of the application is computed on the estimated total "contract cost" for the Policy Period. The words "contract cost" as used herein mean the entire amount paid by the Insured for "Automobiles Operated under Contract" to the owners thereof.

The Advance Premiums are subject to adjustment at the end of the Policy Period when the Insured shall deliver to the Insurer a written statement of the total amounts expended for cost of hire during the Policy Period. If such amounts exceed the estimates stated in the application, the Insured shall immediately pay additional premium at the rates stated therein; if less, the Insurer shall return to the Insured the unearned premium when determined but the Insurer shall, in any event, receive or retain not less than the Minimum Retained premium stated therein.

The Insurer shall have the right and opportunity, whenever the Insurer so desires, to examine the books and records of the Insured to the extent they relate to the premium bases or the subject matter of this Policy.

The conditions as set out below apply to all of the perils insured by this policy either as STATUTORY CONDITIONS or as contractual conditions as the law may require.

STATUTORY CONDITIONS

Misrepresentation

1. If a person applying for insurance falsely describes the property to the prejudice of the Insurer, or misrepresents or fraudulently omits to communicate any circumstance that is material to be made known to the Insurer in order to enable it to judge of the risk to be undertaken, the contract is void as to any property in relation to which the misrepresentation or omission is material.

Property of Others

2. Unless otherwise specifically stated in the contract, the Insurer is not liable for loss or damage to property owned by any person other than the Insured, unless the interest of the Insured therein is stated in the contract.

Change of Interest

3. The Insurer is liable for loss or damage occurring after an authorized assignment under the *Bankruptcy Act* (Canada) or change of title by succession, by operation of law, or by death.

Material Change

4. Any change material to the risk and within the control and knowledge of the Insured voids the contract as to the part affected thereby, unless the change is promptly notified in writing to the insurer or its local agent, and the Insurer when so notified may return the unearned portion, if any, of the premium paid and cancel the contract, or may notify the Insured in writing that, if the Insured desires the contract to continue in force, the Insured must, within fifteen days of the receipt of the notice, pay to the Insurer an additional premium, and in default of such payment the contract is no longer in force and the Insurer shall return the unearned portion, if any, of the premium paid.

Termination

5.
 - a. This contract may be terminated,
 - (1) by the Insurer giving to the Insured fifteen days' notice of termination by registered mail or five days' written notice of termination personally delivered;
 - (2) by the Insured at any time on request.
 - b. Where this contract is terminated by the Insurer,
 - (1) the Insurer shall refund the excess of premium actually paid by the Insured over the *pro rata* premium for the expired time, but, in no event, shall the *pro rata* premium for the expired time be deemed to be less than any minimum retained premium specified; and
 - (2) the refund shall accompany the notice unless the premium is subject to adjustment or determination as to amount, in which case the refund shall be made as soon as practicable.
 - c. Where this contract is terminated by the Insured, the Insurer shall refund as soon as practicable the excess of the premium actually paid by the Insured over the short rate premium for the expired time, but in no event shall the short rate premium for the expired time be deemed to be less than any minimum retained premium specified.
 - d. The refund may be made by money, postal or express company money order or cheque payable at par.
 - e. The fifteen days mentioned in clause a. (1) of this condition commences to run on the day following the receipt of the registered letter at the post office to which it is addressed.

Requirements After Loss

6.
 - a. Upon the occurrence of any loss of or damage to the insured property, the Insured shall, if the loss or damage is covered by the contract, in addition to observing the requirements of conditions 9, 10 and 11,
 - (1) forthwith give notice thereof in writing to the Insurer;
 - (2) deliver as soon as practicable to the Insurer a proof of loss verified by a statutory declaration,
 - a) giving a complete inventory of the destroyed and damaged property and showing in detail quantities, costs, actual cash value and particulars of amount of loss claimed,
 - b) stating when and how the loss occurred, and if caused by fire or explosion due to ignition, how the fire or explosion originated, so far as the Insured knows or believes,
 - c) stating that the loss did not occur through any wilful act or neglect or the procurement, means or connivance of the Insured,
 - d) showing the amount of other insurances and the names of other Insurers,
 - e) showing the interest of the Insured and of all others in the property with particulars of all liens, encumbrances and other charges upon the property,
 - f) showing any changes in title, use, occupation, location, possession or exposures of the property since the issue of the contract,
 - g) showing the place where the property insured was at the time of loss;
 - (3) if required, give a complete inventory of undamaged property and showing in detail quantities, cost, and actual cash value;
 - (4) if required and if practicable, produce books of account, warehouse receipts and stock lists, and furnish invoices and other vouchers verified by statutory declaration, and furnish a copy of the written portion of any other contract.
 - b. The evidence furnished under clauses a. (3) and (4) of this condition shall not be considered proofs of loss within the meaning of conditions 12 and 13.

Fraud

7. Any fraud or wilfully false statement in a statutory declaration in relation to any of the above particulars, vitiates the claim of the person making the declaration.

Who May Give Notice and Proof

8. Notice of loss may be given and proof of loss may be made by the agent of the Insured named in the contract in case of absence or inability of the Insured to give the notice or make the proof, and absence or inability being satisfactorily accounted for, or in the like case, or if the Insured refuses to do so, by a person to whom any part of the insurance money is payable.

Salvage

9. a. The Insured, in the event of any loss or damage to any property insured under the contract, shall take all reasonable steps to prevent further damage to such property so damaged and to prevent damage to other property insured hereunder including, if necessary, its removal to prevent damage or further damage thereto.
- b. The Insurer shall contribute *pro rata* towards any reasonable and proper expenses in connection with steps taken by the Insured and required under subparagraph a. of this condition according to the respective interests of the parties.

Entry, Control, Abandonment

10. After loss or damage to insured property, the Insurer has an immediate right of access and entry by accredited agents sufficient to enable them to survey and examine the property, and to make an estimate of the loss or damage, and, after the Insured has secured the property, a further right of access and entry sufficient to enable them to make appraisal or particular estimate of the loss or damage, but the Insurer is not entitled to the control or possession of the insured property, and without the consent of the Insurer there can be no abandonment to it of insured property.

Appraisal

11. In the event of disagreement as to the value of the property insured, the property saved or the amount of the loss, those questions shall be determined by appraisal as provided under the *Insurance Act* before there can be any recovery under this contract whether the right to recover on the contract is disputed or not, and independently of all other questions. There shall be no right to an appraisal until a specific demand therefore is made in writing and until after proof of loss has been delivered.

When Loss Payable

12. The loss is payable within sixty days after completion of the proof of loss, unless the contract provides for a shorter period.

Replacement

13. a. The Insurer, instead of making payment, may repair, rebuild, or replace the property damaged or lost, giving written notice of its intention so to do within thirty days after receipt of the proofs of loss.
- b. In that event the Insurer shall commence to so repair, rebuild, or replace the property within forty-five days after receipt of the proofs of loss, and shall thereafter proceed with all due diligence to the completion thereof.

Action

14. Every action or proceeding against the Insurer for the recovery of a claim under or by virtue of this contract is absolutely barred unless commenced within one year* next after the loss or damage occurs.
- * Two years in the Province of Manitoba and the Northwest and Yukon Territories. Saskatchewan Statutory Condition 14 is repealed. See *The Limitations Act*, S.S. 2004, c.L-16.1.

Notice

15. Any written notice to the Insurer may be delivered at, or sent by registered mail to, the chief agency or head office of the Insurer in the Province. Written notice may be given to the Insured named in the contract by letter personally delivered to the Insured or by registered mail addressed to the Insured at the Insured's latest post office address as notified to the Insurer. In this condition, the expression "registered" means registered in or outside Canada.

ADDITIONAL CONDITIONS

Notice to Authorities

1. Where the loss is due to malicious acts, burglary, robbery, theft, or attempt thereof, or is suspected to be so due, the Insured shall give immediate notice thereof to the police or other authorities having jurisdiction.

No Benefit to Bailee

2. It is warranted by the Insured that this insurance shall in no way enure directly or indirectly to the benefit of any carrier or other bailee.

Pair and Set

3. In the case of loss of or damage to any article or articles, whether scheduled or unscheduled which are a part of a set, the measure of loss or damage to such article or articles shall be a reasonable and fair proportion of the total value of the set, but in no event shall such loss or damage be construed to mean total loss of set.

Parts

4. In the case of loss of or damage to any part of the insured property whether scheduled or unscheduled, consisting, when complete for use, of several parts, the Insurer is not liable for more than the insured value of the part lost or damaged, including the cost of installation.

Sue and Labour

5. It is the duty of the Insured in the event that any property insured hereunder is lost to take all reasonable steps in and about the recovery of such property. The Insurer shall contribute *pro rata* towards any reasonable and proper expenses in connection with the foregoing according to the respective interests of the parties.

Basis of Settlement

6. Unless otherwise provided, the Insurer is not liable beyond the actual cash value of the property at the time any loss or damage occurs and the loss or damage shall be ascertained or estimated according to such actual cash value with proper deduction for depreciation, however caused, and shall in no event exceed what it would then cost to repair or replace the same with material of like kind and quality.

Subrogation

7. The Insurer, upon making any payment or assuming liability therefore under this Policy, shall be subrogated to all rights of recovery of the Insured against any person, and may bring action in the name of the Insured to enforce such rights. Where the net amount recovered after deducting the costs of recovery is not sufficient to provide a complete indemnity for the loss or damage suffered, that amount shall be divided between the Insurer and the Insured in the proportions in which the loss or damage has been borne by them respectively.

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OR, the following Statutory Conditions will be applicable to all Insured's who are domiciled or own property in Alberta or British Columbia

STATUTORY CONDITIONS (Alberta)

Misrepresentation

1. If a person applying for insurance falsely describes the property to the prejudice of the insurer, or misrepresents or fraudulently omits to communicate any circumstance that is material to be made known to the insurer in order to enable it to judge the risk to be undertaken, the contract is void as to any property in relation to which the misrepresentation or omission is material.

Property of others

2. The insurer is not liable for loss or damage to property owned by a person other than the insured unless
 - (a) otherwise specifically stated in the contract, or
 - (b) the interest of the insured in that property is stated in the contract.

Change of interest

3. The insurer is liable for loss or damage occurring after an authorized assignment under the *Bankruptcy and Insolvency Act* (Canada) or a change of title by succession, by operation of law or by death.

Material change in risk

4. (1) The insured must promptly give notice in writing to the insurer or its agent of a change that is
 - (a) material to the risk, and
 - (b) within the control and knowledge of the insured.(2) If an insurer or its agent is not promptly notified of a change under subparagraph (1) of this condition, the contract is void as to the part affected by the change.
 - (3) If an insurer or its agent is notified of a change under subparagraph (1) of this condition, the insurer may
 - (a) terminate the contract in accordance with Statutory Condition 5, or
 - (b) notify the insured in writing that, if the insured desires the contract to continue in force, the insured must, within 15 days after receipt of the notice, pay to the insurer an additional premium specified in the notice.
 - (4) If the insured fails to pay an additional premium when required to do so under subparagraph (3) (b) of this condition, the contract is terminated at that time and Statutory Condition 5 (2) (a) applies in respect of the unearned portion of the premium.

Termination of insurance

5. (1) The contract may be terminated
 - (a) by the insurer giving to the insured 15 days' notice of termination by registered mail or 5 days' written notice of termination personally delivered, or
 - (b) by the insured at any time on request.(2) If the contract is terminated by the insurer,
 - (a) the insurer must refund the excess of premium actually paid by the insured over the prorated premium for the expired time, but in no event may the prorated premium for the expired time be less than any minimum retained premium specified in the contract, and
 - (b) the refund must accompany the notice unless the premium is subject to adjustment or determination as to amount, in which case the refund must be made as soon as practicable.(3) If the contract is terminated by the insured, the insurer must refund as soon as practicable the excess of premium actually paid by the insured over the short rate premium for the expired time specified in the contract, but in no event may the short rate premium for the expired time be less than any minimum retained premium specified in the contract.
 - (4) The 15 day period referred to in subparagraph (1) (a) of this condition starts to run on the day the registered letter or notification of it is delivered to the insured's postal address.

Requirements after loss

6. (1) On the happening of any loss of or damage to insured property, the insured must, if the loss or damage is covered by the contract, in addition to observing the requirements of Statutory Condition 9,
 - (a) immediately give notice in writing to the insurer,
 - (b) deliver as soon as practicable to the insurer a proof of loss in respect of the loss or damage to the insured property verified by statutory declaration,
 - (i) giving a complete inventory of that property and showing in detail quantities and cost of that property and particulars of the amount of loss claimed,
 - (ii) stating when and how the loss occurred, and if caused by fire or explosion due to ignition, how the fire or explosion originated, so far as the insured knows or believes,
 - (iii) stating that the loss did not occur through any wilful act or neglect or the procurement, means or connivance of the insured,
 - (iv) stating the amount of other insurances and the names of other insurers,
 - (v) stating the interest of the insured and of all others in that property with particulars of all liens, encumbrances and other charges on that property,
 - (vi) stating any changes in title, use, occupation, location, possession or exposure of the property since the contract was issued, and
 - (vii) stating the place where the insured property was at the time of loss,
 - (c) if required by the insurer, give a complete inventory of undamaged property showing in detail quantities and cost of that property, and
 - (d) if required by the insurer and if practicable,
 - (i) produce books of account and inventory lists,
 - (ii) furnish invoices and other vouchers verified by statutory declaration, and
 - (iii) furnish a copy of the written portion of any other relevant contract.(2) The evidence given, produced or furnished under subparagraph (1) (c) and (d) of this condition must not be considered proofs of loss within the meaning of Statutory Conditions 12 and 13.

Fraud

7. Any fraud or wilfully false statement in a statutory declaration in relation to the particulars required under Statutory Condition 6 invalidates the claim of the person who made the declaration.

Who may give notice and proof

8. Notice of loss under Statutory Condition 6 (1) (a) may be given and the proof of loss under Statutory Condition 6 (1) (b) may be made
- (a) by the agent of the insured, if
 - (i) the insured is absent or unable to give the notice or make the proof, and
 - (ii) the absence or inability is satisfactorily accounted for, or
 - (b) by a person to whom any part of the insurance money is payable, if the insured refuses to do so or in the circumstances described in clause (a) of this condition.

Salvage

9. (1) In the event of loss or damage to insured property, the insured must take all reasonable steps to prevent further loss or damage to that property and to prevent loss or damage to other property insured under the contract, including, if necessary, removing the property to prevent loss or damage or further loss or damage to the property.
- (2) The insurer must contribute on a prorated basis towards any reasonable and proper expenses in connection with steps taken by the insured under subparagraph (1) of this condition.

Entry, control, abandonment

10. After loss or damage to insured property, the insurer has
- (a) an immediate right of access and entry by accredited representatives sufficient to enable them to survey and examine the property, and to make an estimate of the loss or damage, and
 - (b) after the insured has secured the property, a further right of access and entry by accredited representatives sufficient to enable them to appraise or estimate the loss or damage, but
 - (i) without the insured's consent, the insurer is not entitled to the control or possession of the insured property, and
 - (ii) without the insurer's consent, there can be no abandonment to it of the insured property.

In case of disagreement

11. (1) In the event of disagreement as to the value of the insured property, the value of the property saved, the nature and extent of the repairs or replacements required or, if made, their adequacy, or the amount of the loss or damage, those questions must be determined using the applicable dispute resolution process set out in the *Insurance Act*, whether or not the insured's right to recover under the contract is disputed, and independently of all other questions.
- (2) There is no right to a dispute resolution process under this condition until
- (a) a specific demand is made for it in writing, and
 - (b) the proof of loss has been delivered to the insurer.

When loss payable

12. Unless the contract provides for a shorter period, the loss is payable within 60 days after the proof of loss is completed in accordance with Statutory Condition 6 and delivered to the insurer.

Repair or replacement

13. (1) Unless a dispute resolution process has been initiated, the insurer, instead of making payment, may repair, rebuild or replace the insured property lost or damaged, on giving written notice of its intention to do so within 30 days after receiving the proof of loss.
- (2) If the insurer gives notice under subparagraph (1) of this condition, the insurer must begin to repair, rebuild or replace the property within 45 days after receiving the proof of loss, and must proceed with all due diligence to complete the work within a reasonable time.

Notice

14. (1) Written notice to the insurer may be delivered at, or sent by registered mail to, the chief agency or head office of the insurer in the province.
- (2) Written notice to the insured may be personally delivered at, or sent by registered mail addressed to, the insured's last known address as provided to the insurer by the insured.

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STATUTORY CONDITIONS (British Columbia)

Misrepresentation

1. If a person applying for insurance falsely describes the property to the prejudice of the insurer, or misrepresents or fraudulently omits to communicate any circumstance that is material to be made known to the insurer in order to enable it to judge the risk to be undertaken, the contract is void as to any property in relation to which the misrepresentation or omission is material.

Property of others

2. The insurer is not liable for loss or damage to property owned by a person other than the insured unless
 - (a) otherwise specifically stated in the contract, or
 - (b) the interest of the insured in that property is stated in the contract.

Change of interest

3. The insurer is liable for loss or damage occurring after an authorized assignment under the *Bankruptcy and Insolvency Act* (Canada) or a change of title by succession, by operation of law or by death.

Material change in risk

4. (1) The insured must promptly give notice in writing to the insurer or its agent of a change that is
 - (a) material to the risk, and
 - (b) within the control and knowledge of the insured.(2) If an insurer or its agent is not promptly notified of a change under subparagraph (1) of this condition, the contract is void as to the part affected by the change.
 - (3) If an insurer or its agent is notified of a change under subparagraph (1) of this condition, the insurer may
 - (a) terminate the contract in accordance with Statutory Condition 5,
 - or
 - (b) notify the insured in writing that, if the insured desires the contract to continue in force, the insured must, within 15 days after receipt of the notice, pay to the insurer an additional premium specified in the notice.
 - (4) If the insured fails to pay an additional premium when required to do so under subparagraph (3) (b) of this condition, the contract is terminated at that time and Statutory Condition 5 (2) (a) applies in respect of the unearned portion of the premium.

Termination of insurance

5. (1) The contract may be terminated
 - (a) by the insurer giving to the insured 15 days' notice of termination by registered mail or 5 days' written notice of termination personally delivered, or
 - (b) by the insured at any time on request.(2) If the contract is terminated by the insurer,
 - (a) the insurer must refund the excess of premium actually paid by the insured over the prorated premium for the expired time, but in no event may the prorated premium for the expired time be less than any minimum retained premium specified in the contract, and
 - (b) the refund must accompany the notice unless the premium is subject to adjustment or determination as to amount, in which case the refund must be made as soon as practicable.(3) If the contract is terminated by the insured, the insurer must refund as soon as practicable the excess of premium actually paid by the insured over the short rate premium for the expired time specified in the contract, but in no event may the short rate premium for the expired time be less than any minimum retained premium specified in the contract.
 - (4) The 15 day period referred to in subparagraph (1) (a) of this condition starts to run on the day the registered letter or notification of it is delivered to the insured's postal address.

Requirements after loss

6. (1) On the happening of any loss of or damage to insured property, the insured must, if the loss or damage is covered by the contract, in addition to observing the requirements of Statutory Condition 9,
 - (a) immediately give notice in writing to the insurer,
 - (b) deliver as soon as practicable to the insurer a proof of loss in respect of the loss or damage to the insured property verified by statutory declaration,
 - (i) giving a complete inventory of that property and showing in detail quantities and cost of that property and particulars of the amount of loss claimed,
 - (ii) stating when and how the loss occurred, and if caused by fire or explosion due to ignition, how the fire or explosion originated, so far as the insured knows or believes,
 - (iii) stating that the loss did not occur through any wilful act or neglect or the procurement, means or connivance of the insured,
 - (iv) stating the amount of other insurances and the names of other insurers,
 - (v) stating the interest of the insured and of all others in that property with particulars of all liens, encumbrances and other charges on that property,
 - (vi) stating any changes in title, use, occupation, location, possession or exposure of the property since the contract was issued, and
 - (vii) stating the place where the insured property was at the time of loss,
 - (c) if required by the insurer, give a complete inventory of undamaged property showing in detail quantities and cost of that property, and
 - (d) if required by the insurer and if practicable,
 - (i) produce books of account and inventory lists,
 - (ii) furnish invoices and other vouchers verified by statutory declaration, and
 - (iii) furnish a copy of the written portion of any other relevant contract.(2) The evidence given, produced or furnished under subparagraph (1) (c) and (d) of this condition must not be considered proofs of loss within the meaning of Statutory Conditions 12 and 13.

Fraud

7. Any fraud or wilfully false statement in a statutory declaration in relation to the particulars required under Statutory Condition 6 invalidates the claim of the person who made the declaration.

Who may give notice and proof

8. Notice of loss under Statutory Condition 6 (1) (a) may be given and the proof of loss under Statutory Condition 6 (1) (b) may be made
- (a) by the agent of the insured, if
 - (i) the insured is absent or unable to give the notice or make the proof, and
 - (ii) the absence or inability is satisfactorily accounted for, or
 - (b) by a person to whom any part of the insurance money is payable, if the insured refuses to do so or in the circumstances described in clause (a) of this condition.

Salvage

9. (1) In the event of loss or damage to insured property, the insured must take all reasonable steps to prevent further loss or damage to that property and to prevent loss or damage to other property insured under the contract, including, if necessary, removing the property to prevent loss or damage or further loss or damage to the property.
- (2) The insurer must contribute on a prorated basis towards any reasonable and proper expenses in connection with steps taken by the insured under subparagraph (1) of this condition.

Entry, control, abandonment

10. After loss or damage to insured property, the insurer has
- (a) an immediate right of access and entry by accredited representatives sufficient to enable them to survey and examine the property, and to make an estimate of the loss or damage, and
 - (b) after the insured has secured the property, a further right of access and entry by accredited representatives sufficient to enable them to appraise or estimate the loss or damage, but
 - (i) without the insured's consent, the insurer is not entitled to the control or possession of the insured property, and
 - (ii) without the insurer's consent, there can be no abandonment to it of the insured property.

In case of disagreement

11. (1) In the event of disagreement as to the value of the insured property, the value of the property saved, the nature and extent of the repairs or replacements required or, if made, their adequacy, or the amount of the loss or damage, those questions must be determined using the applicable dispute resolution process set out in the *Insurance Act*, whether or not the insured's right to recover under the contract is disputed, and independently of all other questions.
- (2) There is no right to a dispute resolution process under this condition until
- (a) a specific demand is made for it in writing, and
 - (b) the proof of loss has been delivered to the insurer.

When loss payable

12. Unless the contract provides for a shorter period, the loss is payable within 60 days after the proof of loss is completed in accordance with Statutory Condition 6 and delivered to the insurer.

Repair or replacement

13. (1) Unless a dispute resolution process has been initiated, the insurer, instead of making payment, may repair, rebuild or replace the insured property lost or damaged, on giving written notice of its intention to do so within 30 days after receiving the proof of loss.
- (2) If the insurer gives notice under subparagraph (1) of this condition, the insurer must begin to repair, rebuild or replace the property within 45 days after receiving the proof of loss, and must proceed with all due diligence to complete the work within a reasonable time.

Notice

14. (1) Written notice to the insurer may be delivered at, or sent by registered mail to, the chief agency or head office of the insurer in the province.
- (2) Written notice to the insured may be personally delivered at, or sent by registered mail addressed to, the insured's last known address as provided to the insurer by the insured.

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COMMON LIABILITY CONDITIONS

All Coverage Forms included in this policy (except the Non-Owned Automobile Policy and the Owners and Contractors Protective Liability Coverage Form, if applicable) are subject to the following conditions.

A. Canadian Currency Clause

All limits of insurance, premiums and other amounts as expressed in this policy are in Canadian currency.

B. Cancellation

1. The first Named Insured shown in the Declaration may cancel this policy by mailing or delivering to us advance written notice of cancellation.
2. We may cancel this policy by mailing or delivery to the first Named Insured written notice of cancellation at least:
 - a) Fifteen (15) days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b) Thirty (30) days before the effective date of cancellation if we cancel for any other reason.
 - c) If this policy is governed by law of Quebec, we may cancel the policy by mailing or delivery to the first Named Insured written notice of cancellation such that the notice is received by the first Named Insured at least the number of days shown above, depending upon the reason for cancellation.
3. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
4. The policy period will end on the date cancellation takes effect.
5. If this policy is cancelled, we will send the First Named Insured any premium refund due. If we cancel, the refund will be prorata. If the first Named Insured cancels, the refund may be less than prorata. The cancellation will be effective even if we have not made or offered a refund.

C. Changes

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy without consent. This policy's terms can be amended or waived only by endorsement issued by us and made part of this policy.

D. Examination of Your Books and Records

We may examine and audit your books and records as they relate to this policy period and up to three (3) years afterward.

E. Inspections and Surveys

We have the right but are not obligated to:

1. Make inspections and surveys at any time;
2. Give you reports on the conditions we find; and
3. Recommend changes.

Any inspections, surveys, reports or recommendations relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for health or safety of workers or the public.

We do not warrant that conditions:

4. Are safe or healthful; or
5. Comply with laws, regulations, codes or standards.

This condition applies not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.

F. Premiums

The first Named Insured shown in the Declarations:

1. Is responsible for the payment of all premiums; and
2. Will be the payee for any return premiums we pay.

G. Transfer of Your Rights and Duties Under this Policy

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual Named Insured.

If you die, your rights and duties will be transferred to your legal representative, but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE

(Approved by Lloyd's Underwriters' Non-Marine Association)

This policy does not cover any loss or damage arising directly or indirectly from nuclear reaction nuclear radiation or radioactive contamination however such nuclear reaction nuclear radiation or radioactive contamination may have been caused *NEVERTHELESS if Fire is an insured peril and a Fire arises directly or indirectly from nuclear reaction nuclear radiation or radioactive contamination any loss or damage arising directly from that Fire shall (subject to the provision of this policy) be covered EXCLUDING however all loss or damage caused by nuclear reaction nuclear radiation or radioactive contamination arising directly or indirectly from that Fire.

* Note-If Fire is not an insured peril under this policy the words from "NEVERTHELESS" to the end of the clause do not apply and should be disregarded.

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**EXCEPT AS PROVIDED, ALL TERMS, PROVISIONS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.
U.S.A & CANADA**

LAND, WATER AND AIR EXCLUSION

Notwithstanding any provision to the contrary within the Policy of which this Endorsement forms part (or within any other Endorsement which forms part of this Policy), this Policy does not insure land (including but not limited to land on which the insured property is located), water or air, howsoever and wherever occurring or any interest or right therein.

SEEPAGE AND/OR POLLUTION AND/OR CONTAMINATION EXCLUSION

Notwithstanding any provision to the contrary within the Policy of which this Endorsement forms part (or within any other Endorsement which forms part of this Policy), this Policy does not insure:

- (a) any loss, damage, cost or expense, or
- (b) any increase in insured loss, damage, cost or expense, or
- (c) any loss, damage, cost, expense, fine or penalty, which is incurred, sustained or imposed by order, direction, instruction or request of, or by any agreement with, any court, government agency or any public, civil or military authority, or threat thereof, (and whether or not as a result of public or private litigation),

which arises from any kind of seepage or any kind of pollution and/or contamination, or threat thereof, whether or not caused by or resulting from a peril insured, or from steps or measures taken in connection with the avoidance, prevention, abatement, mitigation, remediation, clean-up or removal of such seepage or pollution and/or contamination or threat thereof.

The term "any kind of seepage or any kind of pollution and/or contamination" as used in this Endorsement includes (but is not limited to):

- (a) seepage of, or pollution and/or contamination by, anything, including but not limited to, any material designated as a "hazardous substance" by the United States Environmental Protection Agency or as a "hazardous material" by the United States Department of Transportation, or defined as a "toxic substance" by the Canadian Environmental Protection Act for the purposes of Part II of that Act, or any substance designated or defined as toxic, dangerous, hazardous or deleterious to persons or the environment under any other Federal, State, Provincial, Municipal or other law, ordinance or regulation; and
- (b) the presence, existence, or release of anything which endangers or threatens to endanger the health, safety or welfare of persons or the environment.

DEBRIS REMOVAL ENDORSEMENT

THIS ENDORSEMENT CONTAINS PROVISIONS WHICH MAY LIMIT OR PREVENT RECOVERY UNDER THIS POLICY FOR LOSS WHERE COSTS OR EXPENSES FOR DEBRIS REMOVAL ARE INCURRED.

Nothing contained in this Endorsement shall override any Seepage and/or Pollution and/or Contamination Exclusion or any Radioactive Contamination Exclusion or any other Exclusion applicable to this Policy.

Any provision within this Policy (or within any other Endorsement which forms part of this Policy) which insures debris removal is cancelled and replaced by the following:

1. In the event of direct physical damage to or destruction of property, for which Underwriters hereon agree to pay, or which but for the application of a deductible or underlying amount they would agree to pay (hereinafter referred to as "Damage or Destruction"), this Policy also insures, within the sum insured, subject to the limitations and method of calculation below, and to all the other terms and conditions of the Policy, costs or expenses:
 - (a) which are reasonably and necessarily incurred by the Insured in the removal, from the premises of the Insured at which the Damage or Destruction occurred, of debris which results from the Damage or Destruction; and
 - (b) of which the Insured becomes aware and advises the amount thereof to Underwriters hereon within one year of the commencement of such Damage or Destruction.
2. In calculating the amount, if any, payable under this Policy for loss where costs or expenses for removal of debris are incurred by the Insured (subject to the limitations in paragraph 1 above):
 - (a) the maximum amount of such costs or expenses that can be included in the method of calculation set out in (b) below shall be the greater of U.S. \$25,000 (twenty-five thousand dollars) or 10% (ten percent) of the amount of the Damage or Destruction from which such costs or expenses result; and
 - (b) the amount of such costs or expenses as limited in (a) above shall be added to:
 - (1) the amount of the Damage or Destruction; and
 - (2) all other amounts of loss, which arise as a result of the same occurrence, and for which Underwriters hereon also agree to pay, or which but for the application of a deductible or underlying amount they would agree to pay; andthe resulting sum shall be the amount to which any deductible or underlying amount to which this Policy is subject and the limit (or applicable sub-limit) of this Policy, shall be applied.

11/88
NMA2340

EXCEPT AS PROVIDED, ALL TERMS, PROVISIONS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

FUNGI AND FUNGAL DERIVATIVES EXCLUSION

APPLICABLE TO ALL PROPERTY, BUSINESS INCOME AND BUSINESS INTERRUPTION COVERAGES OF THIS POLICY

THIS POLICY DOES NOT INSURE:

- A) Loss or damage consisting of or caused by directly or indirectly, in whole or in part, by any "fungi" or "spores" unless such "fungi" or spores" are directly caused by or a direct result from a peril otherwise insured and not otherwise excluded by this policy.
- B) The cost or expense for any testing, monitoring, evaluating or assessing of "fungi" or "spores",

"Fungi" includes, but is not limited to, any form or type of mould, yeast, mushroom or mildew whether or not allergenic, pathogenic or toxigenic, and any substance, vapour or gas produced by, emitted from or arising out of "Fungi" or "Spores" or resultant mycotoxins, allergens, or pathogens.

"Spores" includes, but is not limited to, one or more reproductive particles or microscopic fragments produced by, emitted from or arising out of any "fungi".

APPLICABLE TO ALL LIABILITY COVERAGE OF THIS POLICY

THIS POLICY DOES NOT APPLY TO:

- A) "Bodily Injury", "property damage", "personal injury" or Medical Payments or any other cost, loss or expense incurred by others, arising directly or indirectly, from the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, presence of, spread of, reproduction, discharge or other growth of any "fungi" or "spores" however caused, including any costs or expenses incurred to prevent, respond to, test for, monitor, abate, mitigate, remove, cleanup, contain, remediate, treat, detoxify, neutralize, assess or otherwise deal with or dispose of "fungi" or "spores", or
- B) Any supervision, instruction, recommendations, warnings, or advice given or which should have been given with connection with A. above; or
- C) Any obligation to pay damages, share damages with or repay someone else who must pay damages because of such injury or damage referred to in A. or B. above.

This exclusion applies regardless of the cause of the loss or damage, other causes of injury, damage, expense or costs or whether other causes acted concurrently or in any sequence to produce the injury, damage, expense or costs.

"Fungi" includes, but is not limited to, any form or type of mould, yeast, mushroom or mildew whether or not allergenic, pathogenic or toxigenic, and any substance, vapour or gas produced by, emitted from or arising out of "Fungi" or "Spores" or resultant mycotoxins, allergens, or pathogens.

"Spores" includes, but is not limited to, one or more reproductive particle or microscopic fragment produced by, emitted from or arising out of any "fungi".

Form R8 (8/04)

ELECTRONIC DATE RECOGNITION EXCLUSION (E.D.R.E.)

This Policy does not cover any loss, damage, cost, claim or expense, whether preventative, remedial or otherwise, directly or indirectly arising out of or relating to:

- (a) the calculation, comparison, differentiation, sequencing or processing of data involving the date change to the year 2000, or any other date change, including leap year calculations, by any computer system, hardware, programme or software and/or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the Insured or not; or
- (b) any change, alteration, or modification involving the date change to the year 2000, or any other date change, including leap year calculations, to any such computer system, hardware, programme or software and/or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the Insured or not.

This clause applies regardless of any other cause or event that contributes concurrently or in any sequence to the loss, damage, cost, claim or expense.

17/12/97
NMA2802

EXCEPT AS PROVIDED, ALL TERMS, PROVISIONS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

INJURY TO PARTICIPANTS EXCLUSION

This insurance does not indemnify the Insured in respect of any liability arising out of any events in connection with any person while participating or practicing for any event controlled, organized, sponsored or supervised by the insured including any company or organization of which they are an employee, agent or representative.

EXCEPT AS PROVIDED, ALL TERMS, PROVISIONS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

DATA EXCLUSION ENDORSEMENT

DATA EXCLUSION - DIRECT DAMAGE

1. a. This policy does not cover "data".
- b. This policy does not cover loss or damage caused directly or indirectly by "data problem", however, if loss caused by "data problem" results in the occurrence of further loss or damage to property insured that is directly caused by fire, lightning, explosion, impact by aircraft, spacecraft or land vehicle, smoke, leakage from fire protective equipment, windstorm or hail, earthquake, tsunami, flood, freeze or weight of snow, this exclusion b. shall not apply to resulting loss or damage.
2. "Data" means representation of information or concepts, in any form.
3. "Data problem" means:
 - a. erasure, destruction, corruption, misappropriation, misinterpretation of "data";
 - b. error in creating, amending, entering, deleting or using "data"; or
 - c. inability to receive, transmit or use "data".
4. Records: The liability of the Insurer under this Policy for loss or damage to:
 - a. books of accounts, drawings, card index system and other records, other than as described in b. below, shall not exceed the cost of blank books, blank pages or other materials, plus the cost of labour for actually transcribing or copying said records;
 - b. media, data storage devices, and programme devices for electronic and electro-mechanical data processing or electronically controlled equipment, notwithstanding that "data" is not covered, shall not exceed the cost of reproducing such media, data storage devices, and programme devices from duplicates or from originals of the previous generation of the media, but no liability is assumed hereunder for the cost of gathering or assembling information or "data" for such reproduction.

DATA EXCLUSION - LIABILITY

This policy does not apply to any liability or alleged liability arising directly or indirectly out of:

1. a. erasure, destruction, corruption, misappropriation, misrepresentation of "data",
- b. erroneously creating, amending, entering, deleting or using "data";
Including any loss of use arising therefrom.
2. In respect of liability coverage for Personal Injury arising out of the distribution or display of "data" by means of an internet website, the internet, an intranet, extranet, or similar device or system designed or intended for electronic communications of "data".

As used in this Policy:

The term "**data**" means representations of information or concepts, in any form.

EXCEPT AS PROVIDED, ALL TERMS, PROVISIONS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

TERRORISM EXCLUSION ENDORSEMENT

Notwithstanding any provisions to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purposes of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

08/10/01
NMA2920

EXCEPT AS PROVIDED, ALL TERMS, PROVISIONS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

WAR AND CIVIL WAR EXCLUSION CLAUSE **(Approved by Lloyd's Underwriters' Non-Marine Association)**

Notwithstanding anything to the contrary contained herein this Policy does not cover Loss or Damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

1/1/38
NMA464

EXCEPT AS PROVIDED, ALL TERMS, PROVISIONS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

STATUTORY DEFINITION OF FIRE POLICY AND EXEMPTIONS

Definition:

Fire insurance can be defined as insurance against loss or damage to property through fire, lightning or explosion due to ignition.

Exceptions:

The provisions governing Fire insurance do not apply to the following:

- a. insurance falling within the classes of aircraft, automobile, boiler and machinery, inland transportation, marine, plate glass, sprinkler leakage and theft insurance;
- b. where the subject matter of the insurance is rents, charges or loss of profits;
- c. where the peril of fire is an incidental peril to the coverage provided; or
- d. where the subject matter of the insurance is property that is insured by an Insurer or group of Insurers primarily as a nuclear risk under an insurance covering against loss of or damage to the property resulting from nuclear reaction or nuclear radiation and from other perils.

Unless the Contract of Insurance specifically provides, it does not cover the insured property against loss or damage caused by contamination by radioactive material directly or indirectly resulting from fire, lightning or explosion.

EXCEPT AS PROVIDED, ALL TERMS, PROVISIONS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

COMBINED CERTIFICATE

The liability of an Insurer under this contract is several and not joint with other Insurers party to this contract. An Insurer is liable only for the proportion of liability it has underwritten. An Insurer is not jointly liable for the proportion of liability underwritten by any other Insurer. Nor is an Insurer otherwise responsible for any liability of any other Insurer that may underwrite this contract.

The proportions of liability under this contract underwritten by an Insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of a syndicate taken together) is shown in this contract.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an Insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other Insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

07/03/08
LMA5096 (Combined Certificate)

SEVERAL LIABILITY NOTICE

The subscribing Insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Insurers are not responsible for the subscription of any co-subscribing Insurer who for any reason does not satisfy all or part of its obligations.

08/94
LSW 1001 (Insurance)

NUCLEAR INCIDENT EXCLUSION CLAUSE - LIABILITY - DIRECT (BROAD) - CANADA

(For use with all Public Liability Policies except Personal, Farmers' and Storekeepers')

It is agreed that this Policy does not apply:

- (a) to liability imposed by or arising from any nuclear liability act, law or statute, or any law amendatory thereof; nor
- (b) to bodily injury or property damage with respect to which an Insured under this policy is also insured under a contract of nuclear energy liability insurance (whether the Insured is unnamed in such contract and whether or not it is legally enforceable by the Insured) issued by the Nuclear Insurance Association of Canada or any other Insurer or group or pool of Insurers or would be an Insured under any such policy but for its termination upon exhaustion of its limit of liability; nor
- (c) to bodily injury or property damage resulting directly or indirectly from the nuclear energy hazard arising from:
 - (i) the ownership, maintenance, operation or use of a nuclear facility by or on behalf of an Insured;
 - (ii) the furnishing by an Insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility; and
 - (iii) the possession, consumption, use, handling, disposal or transportation of fissionable substances, or of other radioactive material (except radioactive isotopes, away from a nuclear facility, which have reached the final stage of fabrication so as to be usable for any scientific, medical, agricultural, commercial or industrial purpose) used, distributed, handled or sold by an Insured.

As used in this Policy:

- 1. The term "nuclear energy hazard" means the radioactive, toxic, explosive, or other hazardous properties of radioactive material;
- 2. The term "radioactive material" means uranium, thorium, plutonium, neptunium, their respective derivatives and compounds, radioactive isotopes of other elements and any other substance which may be designated by or pursuant to any law, act or statute, or law amendatory thereof as being prescribed substances capable of releasing atomic energy, or as being requisite for the production, use or application of atomic energy;
- 3. The term "nuclear facility" means:
 - (a) any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of plutonium, thorium and uranium or any one or more of them;
 - (b) any equipment or device designed or used for
 - (i) separating the isotopes of plutonium, thorium and uranium or any one or more of them,
 - (ii) processing or utilizing spent fuel, or
 - (iii) handling, processing or packaging waste;
 - (c) any equipment or device used for the processing, fabrication or alloying of plutonium, thorium or uranium enriched in the isotope uranium 233 or in the isotope uranium 235, or any one or more of them if at any time the total amount of such material in the custody of the Insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;
 - (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste radioactive material; and includes the site on which any of the foregoing is located, together with all operations conducted thereon and all premises used for such operations.
- 4. The term "fissionable substance" means any prescribed substance that is, or from which can be obtained, a substance capable of releasing atomic energy by nuclear fission.
- 5. With respect to property, loss of use of such property shall be deemed to be property damage. It is understood and agreed that, except as specifically provided in the foregoing to the contrary, this Clause is subject to the terms, exclusions, conditions and limitations of the Policy to which it is attached.

01/4/96
NMA 1978a

SEXUAL HARASSMENT EXCLUSION

Coverage provided excluded any claim based, arising out of, or involving in any way, the actual or alleged intentional or negligent violation of any federal, state, provincial or local law or statute or common law pertaining to sexual harassment which results in alleged or actual defamation, humiliation, bodily injury, death, sickness, emotional distress, harassment or any other damages allegedly suffered by an employee, a former employee or by the spouse, child, parent, brother or other relative or dependant of any such employee or former employee.

EXCEPT AS PROVIDED, ALL TERMS, PROVISIONS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

LLOYD'S UNDERWRITERS' POLICYHOLDERS' COMPLAINT PROTOCOL

Lloyd's strives to enhance your customer experience with us through superior service and innovative insurance products.

We have developed a formal complaint handling protocol in accordance with the Insurance Companies Act of Canada to ensure your concerns as our valued customer are addressed expeditiously by our representatives. This protocol will assist you in understanding the steps we will undertake to help resolve any dispute which may arise with our product or service. All complaints will be handled in a professional manner. All complaints will be investigated, acted upon, and responded to in writing or by telephone by a Lloyd's representative promptly after the receipt of the complaint. If you are not satisfied with our products or services, you can take the following steps to address the issue:

- Firstly, please contact the broker who arranged the insurance on your behalf about your concerns so that he or she may have the opportunity to help resolve the situation.
- If your broker is unable to help resolve your concerns, we ask that you provide us in writing an outline of your complaint along with the name of your broker and your policy number.

Please forward your complaint to:

Lloyd's Underwriter's

Attention: Complaints Officer:

1155 rue Metcalfe, Suite 2220, Montréal (Québec) H3B 2V6

Tel: 1-877-455-6937 - Fax: (514) 861-0470

E-mail: info@lloyds.ca

Your complaint will be directed to the appropriate business contact for handling. They will write to you within two business days to acknowledge receipt of your complaint and to let you know when you can expect a full response. If need be, we will also engage internal staff in Lloyd's Policyholder and Market Assistance Department in London, England, who will respond directly to you, and in the last stages, they will issue a final letter of position on your complaint.

In the event that your concerns are still not addressed to your satisfaction, you have the right to continue your pursuit to have your complaint reviewed by the following organizations:

General Insurance OmbudService (GIO) assists in the resolution of conflicts between insurance customers and their insurance companies. The GIO can be reached at:

Toll free number: 1-877-225-0446

www.giocanada.org

For Québec clients:

Autorité des marchés financiers (AMF). The regulation of insurance companies in Quebec is administered by the AMF. If you remain dissatisfied with the manner in which your complaint has been handled, or with the results of the complaint protocol, you may send your complaint to the AMF who will study your file and who may recommend mediation, if it deems this action appropriate and if both parties agree to it. The AMF can be reached at

Toll Free: 1-877-525-0337

Québec: (418) 525-0337

Montréal: (514) 395-0311

www.lautorite.qc.ca

If you have a complaint specifically about Lloyd's Underwriters' complaints handling procedures you may contact the Financial Consumer Agency of Canada (FCAC).

Financial Consumer Agency of Canada (FCAC) provides consumers with accurate and objective information about financial products and services, and informs Canadians of their rights and responsibilities when dealing with financial institutions. FCAC also ensures compliance with the federal consumer protection laws that apply to banks and federally incorporated trust, loan and insurance companies. The FCAC does not get involved in individual disputes. The FCAC can be reached at:

427 Laurier Avenue West, 6th Floor, Ottawa ON K1R 1B9

Services in English: 1-866-461-FCAC (3222)

Services in French: 1-866-461-ACFC (2232)

www.fcac-acfc.gc.ca

07/12

LSW1542F

CODE OF CONSUMER RIGHTS AND RESPONSIBILITIES

Insurers (including Lloyd's Underwriters), along with the brokers and agents who sell home, auto and business insurance are committed to safeguarding your rights both when you shop for insurance and when you submit a claim following a loss. Your rights include the right to be informed fully, to be treated fairly, to timely complaint resolution, and to privacy. These rights are grounded in the contract between you and your insurer and the insurance laws of your province. With rights, however, come responsibilities including, for example, the expectation that you will provide complete and accurate information to your insurer. Your policy outlines other important responsibilities. Insurers and their distribution networks, and governments also have important roles to play in ensuring that your rights are protected.

Right to Be Informed

You can expect to access clear information about your policy, your coverage, and the claims settlement process. You have the right to an easy-to-understand explanation of how insurance works and how it will meet your needs. You also have a right to know how insurers calculate price based on relevant facts. Under normal circumstances, insurers will advise an insurance customer or the customer's intermediary of changes to, or the cancellation of a policy within a reasonable prescribed period prior to the expiration of the policy, if the customer provides information required for determining renewal terms of the policy within the time prescribed, which could vary by province, but is usually 45 days prior to expiry of the policy.

You have the right to ask who is providing compensation to your broker or agent for the sale of your insurance. Your broker or agent will provide information detailing for you how he or she is paid, by whom, and in what ways.

You have a right to be told about insurers' compensation arrangements with their distribution networks. You have a right to ask the broker or agent with whom you deal for details of how and by whom it is being paid. Brokers and agents are committed to providing information relating to ownership, financing, and other relevant facts.

Responsibility to Ask Questions and Share Information

To safeguard your right to purchase appropriate coverage at a competitive price, you should ask questions about your policy so that you understand what it covers and what your obligations are under it. You can access information through one-on-one meetings with your broker or agent. You have the option to shop the marketplace for the combination of coverages and service levels that best suits your insurance needs. To maintain your protection against loss, you must promptly inform your broker or agent of any change in your circumstances.

Right to Complaint Resolution

Insurers, their brokers and agents are committed to high standards of customer service. If you have a complaint about the service you have received, you have a right to access Lloyd's Underwriters' complaint resolution process for Canada. Your agent or broker can provide you with information about how you can ensure that your complaint is heard and promptly handled. Consumers may also contact their respective provincial insurance regulator for information. Lloyd's is a member of an independent complaint resolution office, the General Insurance OmbudService.

Responsibility to Resolve Disputes

You should always enter into the dispute resolution process in good faith, provide required information in a timely manner, and remain open to recommendations made by independent observers as part of that process.

Right to Professional Service

You have the right to deal with insurance professionals who exhibit a high ethical standard, which includes acting with honesty, integrity, fairness and skill. Brokers and agents must exhibit extensive knowledge of the product, its coverages and its limitations in order to best serve you.

Right to Privacy

Because it is important for you to disclose any and all information required by an insurer to provide the insurance coverage that best suits you, you have the right to know that your information will be used for the purpose set out in the privacy statement made available to you by your broker, agent or insurance representative. This information will not be disclosed to anyone except as permitted by law. You should know that Lloyd's Underwriters are subject to Canada's privacy laws - with respect to their business in Canada.

10/12
LSW1565C

CODE DES DROITS ET RESPONSABILITÉS DU CONSOMMATEUR

Les assureurs (y compris les Souscripteurs du Lloyd's), de même que les courtiers et agents qui font souscrire des polices d'assurance habitation, automobile et entreprise, tiennent à protéger vos droits tant que lorsque vous cherchez une assurance que lorsque vous présentez une demande d'indemnité à la suite d'un sinistre. Vous avez notamment droit à une information complète, à un traitement équitable, à un règlement diligent de vos plaintes et à la protection des renseignements personnels qui vous concernent. Ces droits sont fondés sur le contrat conclu entre vous et votre assureur et sur les lois de votre province en matière d'assurance. Cependant, les droits s'accompagnent de responsabilités. On s'attend par exemple à ce que vous fournissiez des renseignements complets et exacts à votre assureur. D'autres responsabilités importantes sont décrites dans votre police. Les assureurs et leurs réseaux de distribution ainsi que les gouvernements ont également un rôle important dans la protection de vos droits.

Droit d'être informé

Vous pouvez vous attendre à des renseignements clairs sur votre police, votre protection et le processus de règlement des sinistres. Vous avez droit à des explications claires sur le fonctionnement de l'assurance et la façon dont elle répond à vos besoins. Vous avez également le droit de savoir comment les assureurs calculent le prix à partir de faits pertinents. Normalement, les assureurs donnent au client ou à son intermédiaire un préavis raisonnable (dont la durée est fixée par la loi) du non-renouvellement de son assurance ou des modifications prenant effet au renouvellement pourvu que le client fournisse les renseignements nécessaires à l'établissement des conditions de renouvellement au moins 45 jours (ou le nombre de jours fixé dans la loi) avant l'expiration du contrat.

Vous avez le droit de demander qui rémunère votre courtier ou agent pour la souscription de votre assurance. Votre courtier ou agent vous expliquera comment il est rémunéré, par qui et sous quelles formes.

Vous avez le droit de connaître les ententes de rémunération conclues par les assureurs avec leurs réseaux de distribution. Vous avez le droit de demander à votre courtier ou agent de vous expliquer comment et par qui il est payé. Les courtiers et les agents doivent fournir les renseignements concernant la propriété, le financement et autres faits pertinents.

Responsabilité de poser des questions et de fournir des renseignements

Pour protéger votre droit à la souscription d'une assurance appropriée à un prix concurrentiel, vous devez poser des questions sur votre police afin de comprendre la protection qu'elle vous procure et les obligations qu'elle vous impose. Vous pouvez obtenir des renseignements dans le cadre de rencontres en tête-à-tête avec votre courtier ou agent. Vous êtes libre de faire le tour du marché de manière à obtenir la combinaison de garanties et de services qui répond le mieux à vos besoins. Pour conserver votre protection contre les sinistres, vous devez informer sans délai votre courtier ou agent de tout changement dans votre situation.

Droit au règlement des plaintes

Les assureurs, leurs courtiers et leurs agents s'imposent des normes élevées en matière de service à la clientèle. Si vous avez à vous plaindre du service que vous avez reçu, vous avez le droit de recourir au processus de règlement des plaintes des Souscripteurs du Lloyd's pour le Canada. Votre courtier ou agent peut vous expliquer ce que vous devez faire pour que votre plainte soit entendue et traitée rapidement. Les consommateurs peuvent aussi consulter l'autorité de réglementation de l'assurance de leur province. Le Lloyd's est membre d'un organisme de règlement des plaintes indépendant, le Service de conciliation en assurance de dommages.

Responsabilité de régler les différends

Vous devez toujours vous engager de bonne foi dans le processus de règlement des différends, fournir promptement les renseignements demandés et être ouvert aux recommandations formulées par des observateurs indépendants dans le cadre de ce processus.

Droit à un service professionnel

Vous avez le droit de traiter avec des professionnels de l'assurance qui observent des normes déontologiques rigoureuses et agissent avec honnêteté, intégrité, équité et compétence. Les courtiers et agents d'assurance doivent démontrer une connaissance approfondie du produit, de ses garanties et de ses restrictions afin de vous offrir un service optimal.

Droit à la protection des renseignements personnels

Étant donné qu'il est important que vous communiquiez à l'assureur tous les renseignements dont il a besoin pour vous fournir la protection qui vous convient le mieux, vous avez le droit de savoir que les renseignements qui vous concernent seront utilisés uniquement aux fins décrites dans l'énoncé sur la protection des renseignements personnels mis à votre disposition par votre courtier, agent ou représentant d'assurance. Ces renseignements ne seront communiqués à des tiers que dans la mesure où la loi le permet. Vous devez savoir que, en ce qui concerne leurs affaires canadiennes, les Souscripteurs du Lloyd's sont assujettis aux lois canadiennes régissant la protection des renseignements personnels.

10/12
LSW1565C-16

ABUSE OR MOLESTATION EXCLUSION

It is hereby understood and agreed that the insurance provided under Section I - Coverage A and B does not apply to "bodily injury" or "property damage" arising out of, resulting from or relating to:

- a) any allegation relating to any actual or threatened act or acts of abuse or molestation, directly or indirectly, or any person:
 1. by any insured defined in Section II;
 2. by any insured defined in Section II having knowledge of such activity taking place;
 3. by any Insured defined in Section II failing to prevent such action from taking place;
 4. by any Additional Insured, volunteer or invitee;
 5. by any former Insured or former volunteer;
 6. by any other person who is, or ever was, in the care, custody or control of any person specified above;
 7. at the direction of any person specified above
- b) by allegation or claim in negligence, breach of fiduciary duty or abuse of any power dependency relationship in the:
 1. employment of, including implied or actual failure to adequately and properly investigate prior employment history of;
 2. supervision of;
 3. failure to report to the proper authorities where allegations or abuse or molestation have been made against;
 4. continuing employment of;any person involved or subject to allegations as foresaid or conduct excluded herein.

We have no duty or obligation to defend or indemnify or pay any costs of providing a defense with respect to any act or potential loss, claim or "action" for "bodily injury" or "property damage" or "personal injury" excluded herein.

EXCEPT AS PROVIDED, ALL TERMS, PROVISIONS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

SERVICE OF SUIT CLAUSE (CANADA) (Action against Insurer)

In any action to enforce the obligations of the Underwriters they can be designated or named as "Lloyd's Underwriters" and such designation will be binding on the Underwriters as if they had each been individually named as defendant. Service of such proceedings may validly be made upon the Attorney In Fact in Canada for Lloyd's Underwriters, whose address for such service is 1155, rue Metcalfe, Suite 1540, Montreal, Quebec, H3B 2V6

LMA5028

10/08/06 Form approved by Lloyd's Market Association

LLOYD'S NOTICE CONCERNING PERSONAL INFORMATION

By purchasing insurance from certain Underwriters at Lloyd's, London ("Lloyd's"), a customer provides Lloyd's with his or her consent to the collection, use and disclosure of personal information, including that previously collected, for the following purposes:

- the communication with Lloyd's policyholders
- the underwriting of policies
- the evaluation of claims
- the detection and prevention of fraud
- the analysis of business results
- purposes required or authorized by law

For the purposes identified, personal information may be disclosed to Lloyd's related or affiliated organizations or companies, their agents/mandataries and to certain non-related or unaffiliated organizations or companies, including service providers. These entities may be located outside Canada therefore a customer's information may be processed in a foreign jurisdiction (the United Kingdom and the European Union) and their information may be accessible to law enforcement and national security authorities of that jurisdiction.

To obtain written information about Lloyd's policies and practices in respect of service providers located outside Canada, please contact the Ombudsman at lineage@lloyds.ca who will answer customer's questions about the collection, use, disclosure or storage of their personal information by such Lloyd's service providers.

Further information about Lloyd's personal information protection policy may be obtained from the customer's broker or by contacting Lloyd's on: 514 861 8361, 1 877 455 6937 or through info@lloyds.ca

01/12/10
LSW 1543A

INSURE IN CANADA A RISK

For purposes of the Insurance Companies Act (Canada), this document was issued in the course of Lloyd's Underwriters' insurance business in Canada.

01/10
LSW 1669

PIPEDA

Personal Information Protection and Electronic Documents Act

Dear Insured:

As you may be aware the Canadian Federal Privacy Legislation will apply to insurance companies including P.A.L. Insurance Brokers Canada Ltd. as of January 1, 2004. The Personal Information Protection and Electronic Documents Act (PIPEDA) contains 10 fair information practices that companies in Canada will adhere to. P.A.L. Insurance Brokers Canada Ltd. wants to take this time to explain the Act and our response to the implementation within our organization.

Definition of "Personal Information" - Information relating to an identified or identifiable natural person, includes information collected about a person in his business capacity including (*but not limited to*):

- Name, address and telephone number
- Age, gender and marital status
- Previous claims history
- Medical and health information
- Credit rating, banking and payment history
- Employment information
- Assets and liabilities

Information collected may be oral, electronic, or written formats to provide the clients the products or services required.

Purpose of Act - To ensure the privacy of personal information collected and documented by organizations, and the appropriate use of the information used and disclosed in the best interest of the clients. Individuals may have access to the information collected under the guidelines of the Act.

P.A.L. Insurance Brokers Canada Ltd. does not sell, solicit, or share client personal and private information nor condone the practices of such. We are committed to protecting the privacy of your personal information always in your best interest and abiding by the laws governed, P.A.L. Insurance Brokers Canada Ltd. may disclose information at request of such. Information collected is used by authorized personnel and retained only as required for any legal or regulatory requirements.

Throughout our relationship with you, P.A.L. Insurance Brokers Canada Ltd. may collect, use and disclose your personal information to identify you and to administer products or services you may have with P.A.L. Insurance Brokers Canada Ltd. and in order to:

- Confirm your application information and assess your eligibility and rates for insurance products and services;
- Provide you with on-going services, establish and maintain communication, and respond to your inquiries;
- Advise you and your insurance broker in the administration of your policy;
- Responding to Adjusters to determine your eligibility for claims;
- Meet legal and regulatory requirements; and,
- Share with your insurance broker, lawyer, and/or any person, or enterprise, as may be reasonably required for the purposes already stated.

P.A.L. Insurance Brokers Canada Ltd. respects your rights of privacy and requires your on-going consent to continue to use your personal information. Should you wish to withdraw consent, please contact us. P.A.L. Insurance Brokers Canada Ltd. will not unreasonably withhold products or services; however, certain information is required in order to serve you to our best abilities.

P.A.L. Insurance Brokers Canada Ltd. thanks you for your business and takes pride in offering you the best of our products and services. If you are satisfied with this letter explaining the use of your information as described above we will continue to use your information in providing the service you had originally consented to through your broker.

For any privacy questions, concerns, comments, and requests please forward such to:

Privacy Officer

P.A.L. Insurance Brokers Canada Ltd.
400, 1400 1st Street SW
Calgary, AB T2R 0V8
Phone: 403-261-3900
Fax: 403-261-39036
Toll Free: 1-800-661-1608
info@palcanada.com

Personal Information Protection and Electronic Documents Act

LIQUOR LIABILITY ENDORSEMENT

Notwithstanding anything contained elsewhere in this policy to the contrary, it is understood and agreed that:

- A. The coverage provided under this policy does not apply to:
1. liability arising from property damage or bodily injury while instructing, practicing or participating in any organized athletic or sports contest or exhibition or any activity or event described under sub-section (a)-(e) inclusive of section A. 1., as herein described:
 - (a) the use or operation of mountain slides, water slides or other similar recreation devices, including but not limited to ski lifts or tows;
 - (b) skiing, snowboarding, hang gliding, swimming, any other related activities, parasailing, parachuting, hot air ballooning, tubing, tobogganing, luge bobsledding, skate boarding, trampolines or any other aerial maneuvers performed with the knowledge or consent of the Insured or any concessionaires using the premises insured;
 - (c) the use or operation of saddle animals or animal-drawn vehicles;
 - (d) the use or operation of any recreational vehicle, sea doo, all terrain vehicle, snowmobile or any other similar vehicles;
 - (e) the use or operation of any inflatables, trampolines or other similar devices.
 2. liability arising out of the rendering of or failure to tender any "Professional Service"
 3. liability arising from corporal punishment, sexual or physical abuse, sexual exploitation or other harmful acts by the Insured
 4. liability arising out of the forcible ejection of any person or persons from the Insured premises. This exclusion does not apply to bodily injury resulting from the use of reasonable force to protect persons or property
 5. liability arising from the use or sale of, whether negligent or otherwise, of fireworks, or damages arising from the use or sale of fireworks
 6. liability arising out of damage caused by cigarette burns
 7. liability resulting from any intentional or criminal act or failure to act by:
 - (a) any person insured by this policy; or
 - (b) any other person insured by this policy;
 8. any injury/injuries resulting from animal bite(s)
 9. any damage to fine art or antique
- B. The definition of the Named Insured is amended to include:
1. the named Insured's volunteers or auxiliary workers who are not also members of the Named Insured but only for acts within the scope of their activities as volunteers for the Insured.
- C. Notwithstanding anything contained elsewhere in this policy it is understood and agreed that the Insurer shall not have its rights of recourse under the law restricted in any way, in any contract, verbal or written, between the Insured and any independent third party contractors or individuals who may do work or provide services or materials on behalf of the Insured during the term and within the scope of this policy.

EXCEPT AS PROVIDED, ALL TERMS, PROVISIONS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.