

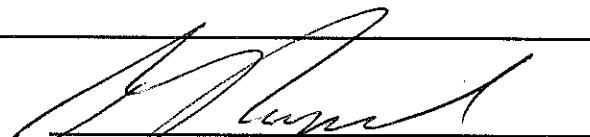
**Commercial Insurance Policy | Policy Declarations | FOCA Association Insurance Program**

<b>Named Insured</b>	<b>Troy Lake Ratepayers Association</b>
<b>Mailing Address</b>	436 Ravenhill Avenue Ottawa, Ontario K2A 0J8
<b>Policy Number</b>	<b>CMP 81600989</b>
<b>Location of Risk</b>	Township of Rideau Lakes, Troy Lake Road
<b>Description of Risk</b>	Road Association
<b>Policy Period</b>	May 31, 2016 to May 31, 2017

Coverages	Limits of Insurance	Deductible	Premium
<b>Commercial General Liability</b>			
Per Occurrence	\$3,000,000	\$1,000	\$622
Aggregate Limit - Policy Period	\$5,000,000	<i>Property Damage</i>	
Abuse Cover <i>(Claims Made)</i> <i>Retroactive Date: May-31-06</i>	\$250,000		
<hr/>			
<b>Directors &amp; Officers Liability <i>(Claims Made)</i></b>	<b>Not Covered</b>		
<hr/>			
<b>Accident Coverage</b> <i>(For Directors &amp; Officers)</i>	<b>Not Covered</b> <i>Principal Sum</i>		
<hr/>			
<b>Property</b>	<b>Not Covered</b> <i>As Per Schedule</i>		
<hr/>			
<b>Crime</b>			
Employee Dishonesty	\$10,000		Included
Inside/Outside Robbery	\$5,000		Included
Depositors Forgery	\$5,000		Included
Money Order & Counterfeit Paper	\$5,000		Included

**Annual Premium \$622**  
*Plus 8% retail sales tax*

Date of Printing: April-15-2016



Cade Associates Insurance Brokers Limited  
Authorized Representative

**THIS POLICY CONTAINS A CLAUSE(S) THAT MAY LIMIT THE AMOUNT PAYABLE**

**Commercial Insurance Policy | Policy Declarations**  
CMP 81600989

<b>Form. No</b>	<b>Coverage and/or Form Name</b>	<b>Limits of Insurance</b>
I400000-01	Crime Burglary - Robbery	
500000-05	Employee Dishonesty Form A	\$10,000
	Loss Inside the Premises	\$5,000
	Loss Outside the Premises	\$5,000
	Money Order & Counterfeit Paper Currency	\$5,000
	Depositors Forgery	\$5,000
2000CC-03	Data Exclusion Endorsement	
2002CC-01	Terrorism Exclusion Endorsement	
<b>LIABILITY</b>		
000102-10	Commercial General Liability Coverage Form	
	<i>\$1,000 Deductible for Property Damage</i>	
	Each Occurrence Limit	\$3,000,000
	General Aggregate Limit	\$5,000,000
	Personal & Advertising Injury Limit	\$3,000,000
	Medical Expense Limit (Any one person)	\$10,000
	Products/Completed Operations Aggregate	\$3,000,000
	Tenants Legal Liability	\$500,000
	<i>\$1,000 Deductible</i>	
000200-05	Employee Benefits Liability Aggregate Limit	\$1,000,000
335002-02	Non-Owned Automobile - SPF #6	\$3,000,000
335100-01	S.E.F. No. 94 - Legal Liability for Damage to Hired Auto	\$50,000
335200-05	S.E.F. No. 96 - Contractual Liability Endorsement	Included
335300-02	S.E.F. No. 99 - Excluding Long Term Leased Vehicle Theft	Included
002598-01	O.E.F. 98B - Reduction of Coverage for Lessees Endorsement	Included
202300-01	Additional Insured-Blanket Basis	Included
040200-04	Employer's Liability Coverage Extension	Included
000900-04	Voluntary Compensation Coverage Form	Included
006125-01	Members as Additional Insured - Endorsement #2	Included
240100-01	Forest Fire Fighting Expenses - Aggregate Limit	\$100,000
	Forest Fire Fighting Expenses - Each Occurrence Limit	\$100,000
	<i>\$1,000 Deductible</i>	
000126-01	Abuse - Claims Made Basis - Each Occurrence Limit	\$250,000
	Abuse - Claims Made Basis - Aggregate Limit	\$250,000
CD000123	Directors & Officers (Non-Profit) Each Loss Limit	Not Covered
	Directors & Officers (Non-Profit) All Losses Limit	Not Covered
CA000245	Accident Coverage (For Directors & Officers)	Not Covered
	Map Endorsement - Endorsement #3	
<b>Activities &amp; Operations Exclusion</b>		
006130-01	Activities & Operation Exclusion - See Endorsement No. 1	
	Motorized Watercraft Racing, White Water Rafting/Kayaking/Canoeing, Wakeboarding, Waterskiing, Parasailing, Hunting, Use of Firearms	
	<b>PROPERTY</b>	Not Covered
	If limit shown, refer to Schedule of Property	
002690-01	Privacy Breach Expense Coverage	Not Covered
	<i>New in 2016 - First Party Coverage for Privacy Breach Expense</i>	

**ENDORSEMENT NO. 1**  
**EXCLUSION – DESIGNATED ACTIVITY, SERVICE OR WORK**  
CMP 81600989

This endorsement modifies insurance provided under the following:  
COMMERCIAL GENERAL LIABILITY COVERAGE FORM

**This insurance does not apply to “bodily injury” property damage” or “personal and advertising injury”:**

- Arising out of any activity shown in the Schedule that you engage in, organize or sponsor;
- Due to the rendering or failure to render any service shown in the Schedule’ or
- Arising out of “your work” shown in the Schedule.

**SCHEDULE**

**Designated Activity, Service or Work:**

1. **Motorized Watercraft Racing**
2. **White Water Rafting, White Water Kayaking and White Water Canoeing**
3. **Wakeboarding, Waterskiing and Parasailing**
4. **Hunting**
5. **Use of, or the authorization of the use of firearms**

  
\_\_\_\_\_  
Authorized Representative

**ENDORSEMENT NO. 2**  
**ADDITIONAL INSURED - DESIGNATED PERSON(S) OR ORGANIZATION(S)**  
CMP 81600989

This endorsement modifies insurance provided under the following:  
COMMERCIAL GENERAL LIABILITY COVERAGE FORM

**SCHEDULE:**

**Name of Additional Insured Person(s) or Organization(s):**

1. Members of Association

**WHO IS AN INSURED (SECTION II)** is amended to include as an Insured any of the Association members in good standing, but only with respect to their Liability for your activities or activities they perform on your behalf.

All other terms and conditions remain unchanged.

  
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Authorized Representative

**ENDORSEMENT NO. 3**  
**MAP ENDORSEMENT**  
CMP 81600989

This endorsement modifies insurance provided under the following:  
COMMERCIAL GENERAL LIABILITY COVERAGE FORM

It is hereby understood that the definition of "Professional services" under SECTION V - DEFINITIONS, Item 25.g is replaced with the following:

25. "Professional services" shall include but not be limited to:
- g. The preparation or approval of maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications. Maps included in this definition shall be those meeting any of the following conditions:
    - 1) The map is not developed by a professional third party such as a government organization, GIS technician, local map making professional, etc.; or
    - 2) The intention of the map is to provide specific navigational direction through wilderness or waterways; or
    - 3) The development of the map or maps is conducted as a professional service of the Named Insured.

All other terms and conditions remain unchanged.

  
\_\_\_\_\_  
Authorized Representative

# Cade Associates Insurance Brokers Limited

4800 Dundas Street West - Suite #100  
Toronto, Ontario M9A 1B1  
Tel: (416) 234-9980 Fax: (416) 234-0554

## INVOICE

To: Troy Lake Ratepayers Association  
Mr. Todd Arnold  
436 Ravenhill Avenue  
Ottawa, Ontario K2A 0J8

Invoice Number: 41695  
Invoice Date: April 18, 2016  
(613) 222-4563  
TROYL CI CA2

Company Name	Policy Number	From	Term	To
Aviva-Programme	CMP 81600989	May 31, 2016		May 31, 2017

Transaction	Due	Description	% PST	Tax Amount	Amount
Renewal	May 31, 2016	ROAD ASSOCIATION RENEWAL	8.00	\$49.76	\$622.00

Sales Tax \$49.76

Transaction Amount: \$671.76

PLEASE MAKE CHEQUE PAYABLE TO CADE ASSOCIATES INSURANCE BROKERS. PAYMENTS CAN ALSO BE MADE ONLINE AT THE FOLLOWING: SCOTIABANK, CIBC, TD CANADA TRUST, BANK OF MONTREAL & ROYAL BANK.

WHEN MAKING YOUR PAYMENT, PLEASE REFERENCE YOUR CUSTOMER CODE AS SHOWN BELOW.

Customer Original

# Cade Associates Insurance Brokers Limited

## INVOICE

Tel: (416) 234-9980  
Fax: (416) 234-0554

Paid Date: \_\_\_\_\_

From:

Troy Lake Ratepayers Association  
Mr. Todd Arnold, 436 Ravenhill Avenue  
Ottawa, Ontario K2A 0J8

Return to:

Cade Associates Insurance Brokers Limited  
4800 Dundas Street West - Suite #100  
Toronto, Ontario M9A 1B1

Customer Code:	TROYL
Invoice Number:	41695
Invoice Date:	April 18, 2016
Due Date:	May 31, 2016
Policy Number:	CMP 81600989
Amount Due:	671.76

Return this portion with your payment