



NONPROFIT ORGANIZATION INSURANCE
FOCA ASSOCIATION INSURANCE PROGRAM

THIS POLICY IS EFFECTED WITH AVIVA INSURANCE COMPANY OF CANADA

Named Insured	North Pigeon Lake Association
Mailing Address	502 Hunter St. West Peterborough, Ontario K9H 2N1
Policy No. & Term	MIS 81600835 From: May 31, 2021 to May 31, 2022 <i>Both days at 12:01am local standard time at the address above</i>
Description of Risk	Cottage/Lake Association Not involved in road maintenance
Location of Risk	Bobcaygeon, Harvey, Cavendish

Coverages	Summary of Insurance	Limits of Insurance	Premium
General Liability	General Liability - Bodily or Mental Injury & Property Damage Each Occurrence Limit General Aggregate Limit Abuse Errors & Omissions Liability <i>Retroactive Date: May 31, 2006</i>	\$3,000,000 \$5,000,000 \$250,000	\$648
Directors & Officers	Nonprofit Organizations Directors' & Officers' Liability Directors & Officers Aggregate Limit <i>Retroactive Date: May 31, 2006</i>	\$3,000,000	\$314
Accident Compensation	Accident Compensation Form Directors, Executive Officers and Employees Volunteer Accident Compensation	\$25,000 Not Covered	\$0
Property	Property Insurance If Included, as per Schedule of Property	Not Covered	
Cyber Suite	Cyber Suite Coverage As per Cyber Suite Coverage Summary Page 3	Not Covered	
Crime	Crime Coverage Employee Dishonesty Crime Coverages B - G	\$10,000 \$5,000 each	\$0 Included
Legal Helpline	Free, unlimited access to a general legal helpline - As per Page 5		

Annual Premium	\$962 <i>Plus 8% retail sales tax</i> Date of Issue: April-21-2021 THIS POLICY CONTAINS A CLAUSE(S) THAT MAY LIMIT THE AMOUNT PAYABLE
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Cade Associates Insurance Brokers Limited
Authorized Representative

NONPROFIT ORGANIZATION INSURANCE

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POLICY FORM #	COVERAGES	LIMIT OF INSURANCE
	LIABILITY	
916000	General Liability - <i>Deductible for Property Damage:</i> \$1,000	
	A. Bodily or Mental Injury & Property Damage	
	Each Occurrence Limit	\$3,000,000
	General Aggregate Limit	\$5,000,000
	Products/Completed Operations Aggregate	\$3,000,000
	B. Personal & Advertising Injury	\$3,000,000
	C. Tenant's Property Damage Liability	\$500,000
	D. Voluntary Medical Payments	\$10,000
916015	Employee Benefits Errors & Omissions Liability:	\$1,000,000
	Retroactive Date: May 31, 2006 <i>\$1,000 Deductible</i>	
916100	Non-Owned Automobile - SPF #6 (Includes SEF 94, 96, 99 & OEF 98B)	
	Third Party Liability	\$3,000,000
	SEF 94 - Legal Liability for Damage to Hired Auto	\$50,000
916040	Voluntary Compensation (Employees Only)	
	<small>Cov A: Max Weekly Benefit: \$250; Max Temp. Disability Period: 26 weeks; Max Permanent Disability Period: 100 weeks; Death Benefit Period: 100 weeks; Medical Payments Limit: \$5,000; Funeral Expenses Limit: \$1,000</small>	
916016	Forest Fire Fighting Expenses (Aggregate Limit) <i>\$1,000 Deductible</i>	\$100,000
916500	Abuse Exclusion Endorsement (General Liability)	
916010	Abuse Errors & Omissions Liability (<i>Claims Made</i>):	\$250,000
	Retroactive Date: May 31, 2006	
916300	Additional Insured Endorsement: Federation of Ontario Cottagers' Associations & others as per Certificates of Insurance issued by Broker.	
910504	Contagious Disease Exclusion - Liability (<i>New in 2021</i>)	
918000	Nonprofit Organization's Directors & Officers Liability (<i>Claims Made</i>) - Retroactive Date: May 31, 2006	
	A. Directors' & Officers Aggregate Limit	\$3,000,000
	B. Employment Practices Liability Aggregate Limit	\$1,000,000
	C. Outside Directorships Liability Aggregate Limit	\$3,000,000
	ACCIDENT COMPENSATION (Group Type)	
919000	Accident Compensation Form - Coverages A-C Combined Total Limit:	\$25,000
	Coverage D - Supplemental Medical Expenses (<i>Only if Coverages A-C purchased</i>)	\$5,000
919300	Volunteer Workers As Insured Person Endorsement (<i>Optional</i>)	Not Covered
	PROPERTY INSURANCE	
	If limit shown, refer to Schedule of Property	Not Covered
	CYBER SUITE COVERAGE	
918200	Cyber Suite Coverage	Not Covered
	If "Included" see Cyber Suite Coverage Summary on Page 4.	
915000	CRIME COVERAGE	
	A. Employee Dishonesty	\$10,000
	B. Money, Securities & Other Property; C. Counterfeit Currency & Money Orders; D. Forgery, Alteration, Credit Card & Automated Teller Card; E. Electronic Fraud & Funds Transfer Fraud; F. Property In Safe Deposit Boxes - Burglary & Robbery; G. Incoming Cheque Forgery.	\$5,000 (Each)
	POLICY CONDITIONS	
Multiple	Policy (910000); Property, Crime & EB (910001); Liability (910002); Accident (910030).	
	PROGRAM ENDORSEMENTS (See Page 3 for details)	
	Insureds Clarification Endorsement: Adding members as Insureds (986340 & 988400).	
	Map Endorsement - Coverage extension for maps as described	
916512	Designated Operations Exclusion Endorsement: <i>Specifically excludes claims arising from:</i>	
	1. Motorized Watercraft Racing; 2. White Water Rafting, White Water Kayaking & White Water Canoeing; 3. Wakeboarding, Waterskiing, and Parasailing; 4. Hunting; 5. Use of, or the authorization of the use of firearms.	



CYBER SUITE COVERAGE SUMMARY

The coverage(s) only apply if a limit of insurance for the applicable coverage is shown below and are subject to the full policy wordings (918200) and a \$1,000 Deductible:

<u>COVERAGE</u>	<u>LIMIT OF INSURANCE</u>
Coverage A: Data Compromise Response Expenses	
Coverage B: Computer Attack	
Coverage C: Cyber Extortion	
Aggregate Limit	
Coverage D: Data Compromise Liability	
Coverage E: Network Security Liability	
Coverage F: Electronic Media Liability	
Coverage G: Identity Recovery	
Inception Date:	

CYBER SUITE COVERAGE OVERVIEW

The following is a summary only and is subject to the limits purchased and policy wordings. For a quote on any coverages not insured, please contact clientservices@cadeinsurance.com

Data Compromise Response Expenses: In a compromise causing the loss, theft, accidental release or accidental publication of “personally identifying information”, this coverage responds to cover those expenses you incur, such: as the cost of a professional IT review to determine the nature and extent of the compromise and who was affected; professional legal counsel review of the compromise and how best to respond; cover costs to provide notification to those impacted; cover important services to those affected including information materials, a toll-free help line, fraud alert service, and identity restoration case management; and pay for a professional public relations firm review of and response to the potential impact on your business relationships to help ensure continued operational success in the future.

Computer Attack: Responding to cover costs to pay to replace and restore your data and systems if damaged as a result of hacking, virus or malware, and/or a denial of service incident.

Cyber Extortion: If you receive a cyber extortion threat, this coverage pays for the cost of a negotiator or investigator and covers an approved payment to end the extortion.

Data Compromise Liability: In Canada, courts are awarding hundreds or even thousands of dollars to those whose non-confidential information (i.e. email or phone list) was compromised, even when there was no evidence of nefarious use of that information. Multiplied by several hundred current or past members, such an award could be financially debilitating. This coverage pays for defence and settlement costs if sued as a result of a breach of personal information.

Network Security Liability: This portion of the policy responds to claims of a third party alleging your negligence causing security failure or weakness in your computer system, allowing the unintended propagation or forwarding of malware (viruses, worms, trojans, etc.), the unintended abetting of a DOS attack, or the unintended loss, release or disclosure of third party corporate data.

Electronic Media Liability: Coverage that helps pay for defence and settlement costs if you are sued for posting information on a website that results in the infringement, defamation or a violation of the right to privacy of a third party.

Identity Recovery: Responding to pay expenses to recover after an identity theft incident, including case management services for the chief executive if your organization.



COVERAGE DESCRIPTION

Refer to your Policy Declaration pages to confirm the coverages insured by this policy.

General Liability insurance responds to claims alleging bodily injury or property damage to a third party was caused by negligence in the performance of your operations.

Directors & Officers Liability insurance responds to claims arising out of a 'wrongful act' in the organizational governance of the Named Insured, including actual/alleged errors and omissions, negligent acts, misleading statements, or breach of duty by the directors performing their duties.

Accident Compensation pays benefits to an Insured person who is seriously injured while working on your behalf. Based on the severity of the injury benefits are paid as per a schedule in the event of death, permanent total or permanent partial disability.

WHO IS INSURED BY THIS POLICY - LIABILITY INSURANCE COVERAGES

The General Liability and Directors & Officers Liability coverages list as an "Insured":

The **non-profit organization** (Named Insured); and any "**volunteer worker**", **employee**, "**executive officer**", or "**director**" with respect to their duties as such; and; Any individual who is a **member of the non-profit organization** with respect to the conduct of the business of the organization.

A "**volunteer worker**" means any person who is not an employee; donates work; acts at the direction of and within the scope of duties determined by the Named Insured; and is not paid a fee, salary or other compensation (other than out-of-pocket expenses) by the Named Insured or anyone else for the work performed for the Named Insured. Those paid for work by the Named Insured who are not employees are not automatically Insured by the policy (independent contractors) and require their own insurance. A "**director**" or "**officer**" means any person who was, now is, or shall become a corporate director or officer, or a de facto corporate director or officer.

MAP COVERAGE EXTENSION

Your General Liability coverage will respond to cover claims arising out of your preparation or approval of maps, but only when all of the following three criteria apply:

1. Map was developed by a professional third party; 2. Map is not intended to provide specific navigational direction through wilderness/waterways; and 3. Development of maps is not a "professional service" customarily provided by your organization. If a map you prepare or distribute doesn't meet all criteria, please contact our office.

DESIGNATED OPERATIONS EXCLUSION

****In addition to all exclusions contained within the policy wordings****

The Designated Operations Exclusion Endorsement confirms that the policy will not apply to any claims arising from any property or any activities related to the operations shown for this endorsement on Page 2 (**See Bold & Red Text**).

ABOUT MY ORGANIZATION North Pigeon Lake Association

The following is a brief overview of the information on file for your organization. If any of these details require correction, please contact our office. Membership and volunteer numbers should represent the average annual figures and do not need to be precise.

Primary Contact: Ms. Janet Kelly

Contact Email: janet.kelly@sympatico.ca

Number of Members: 51

Number of Volunteers:

Part-Time Employees:

Full-Time Employees:

This exclusion forms a part of the insurance policy to which it is attached (the "Policy") and is applicable to all liability coverages and endorsements contained in the Policy.

1. Notwithstanding any provision to the contrary within this Policy, this Policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Contagious Disease or the fear or threat (whether actual or perceived) of a Contagious Disease.
2. For the purposes of this exclusion, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Contagious Disease.
3. As used herein, a Contagious Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 3.3. the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

All other terms and conditions of the Policy shall remain unchanged.



YOUR ACCESS TO JUSTICE

**DAS Commercial Legal Helpline Program
NO. HL0049335**

This document certifies that you have unlimited access to General Telephone Helpline, provided by DAS Legal Protection Inc. (DAS).

CUSTOMER: North Pigeon Lake Association

ADDRESS: 502 Hunter St. West
Peterborough, Ontario
K9H 2N1

FEE: Included

TERM: May 31, 2021 to May 31, 2022

12:01 A.M. Standard Time at the address of the Customer as stated herein

GENERAL TELEPHONE LEGAL HELPLINE:

DAS will provide you access to a legal helpline through which you can receive confidential general legal assistance and information over the phone relating to any legal problem to help determine legal rights and options under the laws of the applicable province and the federal laws of Canada.

The lawyer cannot provide case specific research or review documents.

DAS will provide this service between the hours of 8am and midnight, Eastern Time, 7 days a week. In addition, DAS will facilitate access to a lawyer twenty-four hours a day, 7 days a week, in emergency situations. Calls to this service may be recorded.

To contact this service call 1-877-255-4269.

DAS will not accept responsibility if the helpline service is unavailable for reasons DAS cannot control.

Dated

April-21-2021

DAS Legal Protection Inc.
390 Bay Street, 22nd Floor,
Toronto, ON M5H 2Y2

Cade Associates Insurance Brokers Limited
4800 Dundas St. West, Suite 100
Toronto, ON M9A 1B1

LEGAL HELPLINE WALLET CARD:



YOUR ACCESS TO JUSTICE

Name: DAS Commercial Telephone Legal
Helpline
Program No. **HL0049335**

Legal Helpline

1-877-255-4269

Available 8AM to Midnight / 7 Days a Week

Keep this card in your wallet and remember:

- You can call 24/7 in an emergency.
- You can call about any legal issue

**Broker: Cade Associates Insurance
Brokers Ltd.**

Tel.: 1-877-255-4269

Legal Helpline

1-877-255-4269

Available 8AM to Midnight / 7 Days a Week

EXERCISE YOUR RIGHTS, PROTECT YOUR BUDGET AND BE CONFIDENT!

Rest assured when your business faces with an unforeseen legal issue, you now have access to justice and confidence knowing:

A lawyer is just a phone call away to answer *what should I do next?*

You can focus on what matters most – growing and managing your business

Regards,

Chief Executive Officer
DAS Legal Protection Inc.