



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, 2023 to May 31, 2024 <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	\$687
Directors & Officers	Nonprofit Organizations Directors' & Officers' Liability Directors & Officers Aggregate Limit <i>Retroactive Date: May 31, 2006</i>	\$3,000,000	\$333
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 6		

Annual Premium	\$1,020 <i>Plus 8% retail sales tax</i> Date of Issue: April-03-2023 THIS POLICY CONTAINS A CLAUSE(S) THAT MAY LIMIT THE AMOUNT PAYABLE
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Plus 8% retail sales tax
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Cade Associates Insurance Brokers Limited
Authorized Representative

NONPROFIT ORGANIZATION INSURANCE

FOCA ASSOCIATION INSURANCE PROGRAM

POLICY FORM #	COVERAGES	LIMIT OF INSURANCE
Multiple	<u>POLICY CONDITIONS</u> Policy (910000-02); Property, Business Income, Inland Marine, Crime & Equipment Breakdown Common Conditions and Exclusions Form (910001-05); Liability (910002-01).	
916000-04	<u>LIABILITY</u> 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 \$25,000	
916015-02	Employee Benefits Liability: <i>\$1,000 Deductible; \$1,000,000 Each Employee Limit, \$1,000,000 Aggregate Limit</i>	\$1,000,000
916100-01	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 \$100,000	
916040-02	Voluntary Compensation (Employees Only) <small>Medical Costs Limit: \$25,000; Max Weekly Benefit: \$250; Max Temp. Disability Period: 26 weeks; Max Permanent Total Disability Period: 100 weeks; Funeral Expenses Limit: \$1,000; Employee's Property & Property of Others: \$1,000</small>	
916016-01	Forest Fire Fighting Expenses (Aggregate Limit) <i>\$1,000 Deductible</i>	\$100,000
916500-01	Abuse Exclusion Endorsement (General Liability)	
916010-01	Abuse Errors & Omissions Liability (<i>Claims Made</i>): Retroactive Date: May 31, 2006	\$250,000
916300-03	Additional Insured Endorsement: Federation of Ontario Cottagers' Associations & others as per Certificates of Insurance issued by Broker.	
910504-01	Contagious Disease Exclusion - Liability	
918000-02	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	
	<u>PROPERTY INSURANCE</u> If limit shown, refer to Schedule of Property	Not Covered
918200-01	<u>CYBER SUITE COVERAGE</u> Cyber Suite Coverage If "Included" see Cyber Suite Coverage Summary on Page 3.	Not Covered
915000-02	<u>CRIME COVERAGE</u> 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)	
916512-02	<u>PROGRAM ENDORSEMENTS (See Page 4 for details)</u> Insureds Clarification Endorsement: Adding members as Insureds (986340 & 988400). Map Endorsement - Coverage extension for maps as described Designated Operations Exclusion Endorsement: <i>Specifically excludes claims arising from:</i> <i>1. Motorized Watercraft Racing; 2. Paddling (canoe/kayak/rafting) on waters Class II or higher per International Scale of River Difficulty; 3. Wakeboarding, Waterskiing, and Parasailing; 4. Hunting; 5. Use of, or the authorization of the use of firearms.</i>	

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 Deductible of: :

<u>COVERAGE</u>	<u>LIMIT OF INSURANCE</u>
Coverage A: Data Compromise Response Expense Aggregate Limit	
<i>Sublimits</i>	Forensic IT Review Legal Review Public Relations Regulatory Fines & Penalties PCI Fine & Penalties Named Malware
Coverage B: Computer Attack Aggregate Limit	
<i>Sublimits</i>	Loss of Business Public Relations
Coverage C: Cyber Extortion Aggregate Limit	
Coverage D: Data Compromise Liability Aggregate Limit	
<i>Sublimits</i>	Named Malware
Coverage E: Network Security Liability Aggregate Limit	
Coverage F: Electronic Media Liability Aggregate Limit	
Coverage G: Identity Recovery Aggregate Limit	

If Coverage G limit above, sublimits of \$5,000 for Lost Wages and Child and Elder Care Expenses, \$1,000 for Mental Health Counseling, and \$1,000 for Misc. Unnamed Costs.

Inception Date:

CYBER SUITE COVERAGE OVERVIEW - If Coverage Purchased & Noted Above

The following is a summary only and is entirely subject to the limits described above, if purchased, and the policy wordings. For more information, contact our office.

Data Compromise Response Expenses: In a compromise of “personally identifying information”, this coverage responds to cover your related expenses, including: the cost of an IT review and professional legal review of the compromise; costs to provide notification to those impacted and to offer services including a help line, fraud alert, and identity restoration case management; and pay for professional public relations firm review. “Personally identifying information” means information that could be used to commit fraud or other illegal activity involving credit, access to health care or identity of an affected individual. This does not include information otherwise available to the public, such as names and addresses.

Computer Attack: Responding to costs to pay to replace & 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: Responds to defend claims brought against your organization allegedly arising from a 'personal data compromise' and pay resulting damages.

Network Security Liability: Responds to claims by a third party alleging your negligence causing security failure in your computer system allowed unintended spread of malware or DOS attack, or the unintended loss, release or disclosure of third party corporate data.

Electronic Media Liability: Coverage to pay defence and settlement costs if you are sued for information on your website that results in infringement of copyright/trademark, etc., defamation of a person/organization, or violation of the right to privacy.

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



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		
Primary Contact Email:	janet.kelly@sympatico.ca		
Average Annual	51	Full-Time Employees:	0
Average Annual Volunteers:	15	Part-Time Employees:	0

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.



Legal Helpline Program NO. 49335

This document certifies that you have unlimited access to a Legal Helpline, provided by ARAG Legal Solutions Inc. (ARAG).

CUSTOMER: North Pigeon Lake Association

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

FEE: Included

TERM: May 31, 2023 to May 31, 2024 (Renews separately from your Insurance Policy)
12:01 A.M. Standard Time at the address of the Customer as stated herein

GENERAL TELEPHONE LEGAL HELPLINE:

We 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.

We will provide this service between the hours of 8am and midnight, Eastern Time, 7 days a week. In addition, we 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.

We will not accept responsibility if the helpline service is unavailable for reasons we cannot control

Dated

April-03-2023

ARAG Legal Solutions Inc.

Barbara Haynes
CEO

Cade Associates Insurance Brokers Ltd

Ross Fraser, Programs Manager

Legal Expense Insurance
Policy Declaration Page



Unlimited Legal Helpline Access

We encourage our customers to call and use our Legal Helpline at 1.877.255.4269. You can call to receive general legal information and assistance for any legal issue.

ARAG LEGAL HELPLINE WALLET CARD:



Name: ARAG Commercial Telephone Legal
Helpline
Pol #: 49335

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

Cade Associates Insurance Brokers Ltd.
T| **416.234.9980**

Legal Helpline
1-877-255-4269
Available 8AM to Midnight / 7 Days a Week

Be confident that your legal risks are well managed!

Rest assured when you face an unforeseen legal issue, you now have access to justice and confidence knowing:

A Helpline Lawyer is just a phone call away to answer *what are my legal rights and options?*
You can save time and focus on what matters most to you!

Sincerely,

ARAG Legal Solutions Inc.