

Policy Declarations Page

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE.

Policy Number: As Per Certificate of Insurance

Renewal Of: New

Item 1. Named Insured and Address:

Named Insured: As per Certificate of Insurance

	Street	City	Province	Postal Code
Mailing Address:	<u>As Per Certificate of Insurance</u>			

Location Address: As Per Certificate of Insurance

Item 2. Broker Name and Address

Broker Name Dion Insurance Program Management Inc.

Address 801-55 York Street, Toronto, ON M5J 1R7

Item 3: Policy Premium

Annual Policy Premium: As Per Certificate of Insurance

Minimum Retained Premium: \$100

Item 4. Policy Period:

Effective Date As Per Certificate of Insurance

Expiry Date: As Per Certificate of Insurance

Retroactive Date: Inception Date as Shown on Certificate of Insurance

12:01 am Standard Time at the mailing address of the Named Insured shown above.

Item 5. Description of Operations: Chamber of Commerce

Item 6. Summary of Coverages and Limits of Liability

Form No.	Form Title	Coverage	Limits of Liability	Deductible	Co-Ins		
00 CPR0251 56 04 18	The Chamber of Commerce Business Insurance Programs Combined Property and Liability Policy	Property and Business Interruption Coverage Part					
		Section I - Property Coverages					
		Location #1					
		"Building"	As per Certificate of Insurance		\$1,000	90%	
		"Contents of Every Description"	As per Certificate of Insurance		\$1,000	90%	
		"Sewer Back-Up"	Included		\$2,500		
		"Flood"	Included		\$10,000		
		"Earthquake"	Included		As per Certificate of Insurance		
		Section II Business Income					
		"Business Income"	Actual Loss Sustained		24 Hour Waiting Period		
		"Ordinary Payroll"	Included				
		Section III Definitions					
		Section IV - Loss Conditions					
		Section V - Special Basis of Settlement					
		Section VI - General Property and Business Interruption Conditions					
		Section VII - Supplemental Coverages		The Limits of Liability shown for the following Supplemental Coverages are in addition to the Limits of Liability for Section I - Property Coverages and Section II - Business Income.		Deductible for Supplemental Coverages follows the All Other Losses deductible for Section I - Property Coverages above unless specifically indicated otherwise below	
			Accounts Receivable	\$100,000			
			"Building" Damage by Theft	\$50,000			
			By-Laws Clause	Included			
			Catch All Clause	\$50,000			
			Commercial Condominium, Strata and Co-Ownership Unit Owners	\$25,000			
			Computer Equipment, Media and Programs	Included			
			Contingent Business Income	\$100,000			
			Earthquake Coverage	Included			
			Eco-Friendly Enhancement	\$50,000			
			Employees Personal Property	\$50,000			
			Exhibition Floater	\$100,000			
			Expediting Expenses	\$75,000			
			Exterior Signs and Glass	Included			
			Extra Expense	As per Certificate of Insurance		24 Hour Waiting Period	
			Fine Arts	\$100,000			
			Fines or Damages for Breach of Contract	\$25,000			
	Fire Department Service Charges	\$50,000					
00 CPR0251 56 04 18 - continued	The Chamber of Commerce Business Insurance Programs Combined Property and Liability Policy - continued	Inflation Protection	Included		24 Hour Waiting Period		
		Interruption by Civil Authority	4 consecutive weeks		48 consecutive Hours		
		Leasehold Interest	\$100,000				
		Master Key Coverage	\$25,000				
		Mortgage Rate Guarantee	\$100,000				

Newly Acquired Property ("Buildings" and "Equipment")	\$1,500,000	90 Days Reporting Period		
Off Premises Power	\$100,000		2 consecutive work days	
Outdoor Property	Included			
Pollution Clean Up and Removal	\$50,000			
Professional Fees	\$50,000			
Property in Transit	\$25,000			
Property Insured Not On Premises	\$100,000			
Recharge of Fire Protection Equipment	\$50,000			
Removal	25% of the total amount payable for direct physical loss to Property Insured.			
Reward Payments	\$10,000			
Sod, Trees, Shrubs and Plants	\$10,000			
Stated Amount Co-Insurance Clause	Included			
Valuable Papers and Records	\$500,000			
Section VIII - Equipment Breakdown				
Insuring Agreement a.	Follows Property Limit	any "One Breakdown"	\$500	
Insuring Agreement b.	Follows Business Income Limit		24 Hour Waiting Period	
Insuring Agreement c.	Follows Extra Expense Limit		24 Hour Waiting Period	
Expediting Expenses	\$10,000			
By-Laws	Included			
Professional Fees/Auditors Fees	\$50,000			
Service Interruption	30 consecutive days		24 Hour Waiting Period	
Hazardous Substance	\$25,000			
Comprehensive Crime Coverage Part				
Coverage A - Employee theft	\$100,000		\$1,000	
Coverage B - Customer Property	\$25,000		\$2,500	
Coverage C - Inside Premises	\$10,000		\$1,000	
Coverage D - Outside Premises	\$10,000		\$1,000	
Coverage E - Forgery or Alteration	\$100,000		\$1,000	
Coverage F - Computer Fraud or Fraudulent Transfer Instructions	\$100,000		\$1,000	
Coverage G - Currency Fraud	\$100,000		\$1,000	
Coverage H - Charge Card Forgery or Alteration	\$100,000		\$1,000	
Coverage J - Computer Restoration Costs Coverage	\$100,000		\$1,000	
Coverage K - Extortion	\$100,000		\$1,000	
Investigation Costs	\$50,000			

		Canada Commercial General Liability Coverage Part					
00 CPR0251 56 04 18 - continued	The Chamber of Commerce Business Insurance Programs Combined Property and Liability Policy - continued	Coverage A. "Bodily Injury" and "Property Damage" Liability	As per Certificate of Insurance	Each "Occurrence"	\$1,000		
		Coverage B. "Personal and Advertising Injury" Liability	Follows Coverage A	Sustained by any one person or organization			
		Coverage C. Medical Payments	\$25,000	"Bodily Injury" sustained by any one person			
		Coverage D. Tenants Legal Liability	\$2,000,000	"Property Damage" to any one premises	\$1,000		
		Products-Completed Operations Aggregate	Follows Coverage A				
		General Aggregate (other than Products-Completed Operations)	\$5,000,000				
00 CPR0015 56 10 10	Employee Benefits Liability Coverage Endorsement	Employee Benefits	\$2,000,000	Each Employee			
			\$2,000,000	Aggregate			
00 CPR0014 56 10 10	Employer's Liability Coverage Endorsement	Employers Liability	\$2,000,000	Each Accident			
			\$2,000,000	Aggregate			
00 CPR0018 56 10 10	Voluntary Compensation for an "Employee" of Insured (Canada Only)	Voluntary Compensation	As per Endorsement				
00 MLN0207 56 12 08	Fungi or Bacteria Exclusion Amendment Endorsement	Fungi and Bacteria	\$250,000				
00 CA0124 56 10 12	S.P.F. No. 6 Standard Non-Owned Automobile Policy	Non-Owned Automobile	As per Certificate of Insurance				
00 CA0117 56 08 10	S.E.F. No. 94 Legal Liability for Damage to Hired Automobiles Endorsement	SEF No 94	\$75,000				
00 CA0119 56 08 10	S.E.F. No. 96 Contractual Liability Endorsement	SEF No 96	Included				
00 CA0118 56 08 10	S.E.F. No. 99 Excluding Long Term Leased Vehicle Endorsement	SEF No 99	Included				
00 CPR0198 56 04 15	Network Security and Privacy Endorsement	Network Security Liability Coverage	\$250,000	Each Claim	\$1,000		
		Privacy Violation Liability Coverage	\$250,000	Each Claim			
		Cyber Extortion Coverage	\$25,000	Each Claim			
		Crisis Management Coverage	\$250,000	Each Claim			
		Business Interruption Coverage	\$250,000	Each Claim			
		Aggregate	\$250,000	Aggregate			
00 CPR0046 56 11 10	Canada Programs Commercial Liability Umbrella Policy	Commercial Umbrella Liability Coverage Part					
		Bodily Injury, Property Damage and Personal and Advertising Injury Liability	As per Certificate of Insurance	Each Occurrence	\$10,000 SIR		
		Products-Completed Operations Aggregate	As per Certificate of Insurance				
		General Aggregate					
		Schedule A. - Schedule of Underlying Insurance					
		Commercial General Liability Coverage Part		Each "Occurrence"			
				Sustained by any one person or organization			
				Products-Completed Operations Aggregate			
				General Aggregate			

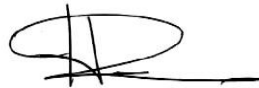
		Automobile Liability	As per Certificate of Insurance			
		Name of Insurer: Policy Number: Policy Period:	As per Certificate of Insurance			
00 CA066 56 12 08	Canada Standard Excess Automobile Policy (Third Party Liability Only)	Excess Automobile	See attached Supplemental Declaration Page.			
BSP0041225	Commercial Legal Expense Insurance	Employment Disputes	\$50,000		\$2,500	
		Legal Defense	\$50,000		Nil	
		Statutory License Protection	\$50,000		Nil	
		Contract Disputes & Debt Recovery	\$50,000		Nil	
		Property Protection	\$50,000		Nil	
		Bodily Injury	\$50,000		Nil	
		Tax Protection	\$25,000		\$500	
		Telephone Legal Advice Service	Unlimited		Nil	
		Aggregate Limit per Annual Period	\$250,000			

Item 7. Loss Payees

IN CONSIDERATION OF THE PAYMENT OF PREMIUM AND IN RELIANCE UPON STATEMENTS MADE IN THE APPLICATION, THIS



Patrick K. Nails
Secretary



Hugh Sturgess
CEO & President

Date: _____

Subscribing Companies	Participation	Premium
<u>Property and Liability Package</u> Arch Insurance Canada Limited	100%	Included
<u>Commercial Legal Expense Insurance</u> PFP Inc. DAS Legal Protection Insurance Company Limited	100%	Included

SUBSCRIPTION FORM

Whenever reference is made to "the Insurer" in this Policy or any forms or endorsements attached to this Policy, the reference shall be interpreted as being applicable severally to each of the Subscribing Insurers shown above.

The Subscribing Insurers shown above shall be liable severally and not jointly for their shares of :

- a. The "ultimate net Loss" for each "occurrence" to which this Policy applies, plus
- b. If applicable, any costs incurred for defence or settlement of the claim arising from the "occurrence", as more fully described in the Policy.

Under no circumstances shall a Subscribing Insurer be liable for more than its share of any loss, cost or expense.

If the insurance provided by this Policy is divided into two or more items, the foregoing shall apply to each item separately.

In consideration of the Insured having paid or agreed to pay to each of the Insurers named in the list of Subscribing Carriers forming part hereof, or to Insurers whose names are substituted therefore or added thereto by endorsement, hereinafter called "THE INSURERS", the premium set against its name in the list of Subscribing Companies.

The Insurers severally and not jointly agree, each for the Participation set against its name in the list of Subscribing Companies, (subject to the terms and conditions contained herein or endorsed hereon, and which are to be taken as part of this Policy), that if the property insured described in the Declarations and forms attached hereto, or any part of such property be lost, destroyed or damaged by fire, lightning, or explosion of natural, coal or manufactured gas or such other Perils for which insurance is provided by the Terms of the Declarations and Forms attached hereto, at any time while this Policy is in force, the Insurers will indemnify the Insured against such direct loss or damage.

CANCELLATION AGREEMENT

The undersigned Insured named in this Policy hereby acknowledges the cancellation thereof effective as of _____, at 12:01 a.m. Standard Time at the Insured's address stated in the Declarations and agreed that all liability of the Insurer(s) thereunder with respect to accidents, losses, or damage occurring on and after that date is hereby terminated.

Name of Insured:

Policy No:

Mortgagee(s)

Insureds