



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF ANCASTER AM

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety

Page 1 of 7



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			250,000
Section 1				50,000
Section 2				As Per Form
Section 3				
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		



Novex Insurance Company

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



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**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF BRANTFORD

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety

Page 1 of 7



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		



Novex Insurance Company

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



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Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF BRANTFORD SUNRISE

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety

Page 1 of 7



Novex Insurance Company

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Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		



Novex Insurance Company

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



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General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF CALEDONIA

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

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Novex Insurance Company

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Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		



Novex Insurance Company

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF DELHI

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		



Novex Insurance Company

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF DUNDAS

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety

Page 1 of 7



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF DUNDAS VALLEY SUNRISE

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety

Page 1 of 7



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		



Novex Insurance Company

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF DUNNVILLE

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety

Page 1 of 7



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		



Novex Insurance Company

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF FLAMBOROUGH AM

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety

Page 1 of 7



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF FONTHILL

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety

Page 1 of 7



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		



Novex Insurance Company

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF FORT ERIE

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety

Page 1 of 7



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF GRIMSBY @ NOON

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety

Page 1 of 7



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		



Novex Insurance Company

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF GRIMSBY

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety

Page 1 of 7



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible	Limit of Insurance
		\$	\$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		



Novex Insurance Company

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF HAMILTON

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety

Page 1 of 7



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF HAMILTON AM

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety

Page 1 of 7



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		



Novex Insurance Company

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF HAMILTON AT FIVE

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety

Page 1 of 7



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			250,000
Section 1				50,000
Section 2				As Per Form
Section 3				
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible	Limit of Insurance
		\$	\$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member	THE ROTARY CLUB OF HAMILTON STONEY CREEK
Mailing Address	
Policy Period	From September 1, 2022 To September 1, 2023 12:01 A.M. local time at the postal address of the Insured shown above
Insured's Business Operations	Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel
Broker	Norwich Insurance Brokers a division of 1129337 Ontario Inc, 13 Stover Street North, Norwich, Ontario N0J 1P0 Phone No. 519-863-2014
Total Member Premium	As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		



Novex Insurance Company

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF LINCOLN

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety

Page 1 of 7



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		



Novex Insurance Company

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member	THE ROTARY CLUB OF NIAGARA FALLS ON
Mailing Address	
Policy Period	From September 1, 2022 To September 1, 2023 12:01 A.M. local time at the postal address of the Insured shown above
Insured's Business Operations	Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel
Broker	Norwich Insurance Brokers a division of 1129337 Ontario Inc, 13 Stover Street North, Norwich, Ontario N0J 1P0 Phone No. 519-863-2014
Total Member Premium	As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		



Novex Insurance Company

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF NIAGARA FALLS SUNRISE

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety

Page 1 of 7



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		



Novex Insurance Company

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF NIAGARA ON THE LAKE

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety

Page 1 of 7



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member	THE ROTARY CLUB OF NORFOLK SUNRISE
Mailing Address	
Policy Period	From September 1, 2022 To September 1, 2023 12:01 A.M. local time at the postal address of the Insured shown above
Insured's Business Operations	Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel
Broker	Norwich Insurance Brokers a division of 1129337 Ontario Inc, 13 Stover Street North, Norwich, Ontario N0J 1P0 Phone No. 519-863-2014
Total Member Premium	As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:



Novex Insurance Company

Club Address

Occupancy **Rotary Club**

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		



Novex Insurance Company

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF SIMCOE

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety

Page 1 of 7



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		



Novex Insurance Company

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF SOCIAL INNOVATORS

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety

Page 1 of 7



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		



Novex Insurance Company

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF ST. CATHARINES

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety

Page 1 of 7



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF ST. CATHARINES LAKESHORE

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety

Page 1 of 7



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		



Novex Insurance Company

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member	THE ROTARY CLUB OF ST. CATHARINES SOUTH
Mailing Address	
Policy Period	From September 1, 2022 To September 1, 2023 12:01 A.M. local time at the postal address of the Insured shown above
Insured's Business Operations	Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel
Broker	Norwich Insurance Brokers a division of 1129337 Ontario Inc, 13 Stover Street North, Norwich, Ontario N0J 1P0 Phone No. 519-863-2014
Total Member Premium	As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF WATERDOWN

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety

Page 1 of 7



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		



Novex Insurance Company

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	



Novex Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5A 0A1

**CANADIAN ROTARY CLUB PROGRAM
Member Certificate of Insurance
Under
Master Policy # 551493027
FOR ROTARY DISTRICT 7090**

This Certificate of Insurance provides the Certificate holder (hereinafter referred to as "Insured") with evidence of insurance coverage under the aforementioned Master Policy issued to Members of the Canadian Rotary District **7090**.

Insurance is provided only for those coverages for which a limit of insurance is listed hereon and is governed by all the terms, conditions, limitations, conditions and exclusions of the Master Policy, a copy of which is on file with your District Governor.

General Information

Novex Insurance Company hereinafter called the Insurer.

Name of Insured Member THE ROTARY CLUB OF WELLAND

Mailing Address

Policy Period **From** September 1, 2022 **To** September 1, 2023
12:01 A.M. local time at the postal address of the Insured shown above

Insured's Business Operations Rotary Service Clubs including fund raising activities usual to a Service Club, Foundations, Trusts, Youth Exchange, Group Study Exchange, Interact and Rotaract Operations and Inner Wheel

Broker Norwich Insurance Brokers a division of 1129337 Ontario Inc,
13 Stover Street North, Norwich, Ontario N0J 1P0

Phone No. 519-863-2014

Total Member Premium As invoiced by the Rotary District

This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Specialty Solutions & Surety

Page 1 of 7



Novex Insurance Company

In consideration of the premium stated, the insurer will indemnify the Insured with the Terms and Conditions of the Policy.

The Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year):

Reason:

Signature:

Club Address

Occupancy Rotary Club

Coverage	Form	Coinsurance	Deductible	Limit of Insurance
		%	\$	\$
Commercial Buildings and Contents Broad Form Contents	BF02N	90	1,000	2,500
** Contents limit of \$25,000 or more subject to a \$2,500 deductible**				
Miscellaneous Articles Floater	BF10N		2,500	25,000
Edge Complete 1.0	EP20N			
Section 1				250,000
Section 2				50,000
Section 3				As Per Form
Virus and Bacteria Exclusion Endorsement	E199N			
Cyber Incident Exclusion	E201N			
General Conditions	G011N			
General Conditions Province of Quebec	G012N			
Commercial Policy Conditions and Statutory Conditions	G021N			
Declaration of Emergency Endorsement-Extension of Termination or Expiry Date	2485N			

Loss, if any, will be payable to the Insured and to:

As per Individual Certificate of Insurance

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
CRIME 2.0	C112N	2,500	
1. Employee Dishonesty			50,000
2. Theft, Robbery or Burglary			30,000
3. Fraud-Limit Per Coverage			
3.1 Money Orders or Counterfeit Money			30,000
3.2 Forgery or Alteration			30,000
3.3 Computer Fraud			30,000
3.4 Funds Transfer Fraud			30,000
4. Expenses – Blanket Limit			
4.1 Professional Fees			10,000
4.2 Theft, Robbery or Burglary Reward			
4.3 Medical Expenses Computer Data Restoration Expenses			
Definition of Employee amended to include Volunteers	GE0001		

General Liability			
Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Extended Form	LR20N		
Coverage A – Bodily Injury and Property Damage Liability (Each Occurrence Limit)			5,000,000
Coverage A – Liability for Abuse - Aggregate			1,000,000
Coverage A – Products-Completed Operations (Aggregate Limit)			5,000,000
Coverage A – Property Damage Deductible: Each Occurrence		2,500	
Coverage B – Personal Injury and Advertising Injury Liability-Per Person or Organization			5,000,000
Coverage C – Medical Payments (Each Person)			50,000
Coverage D – Tenants' Legal Liability - Any One Premises		2,500	1,000,000
Employee Benefits Liability Extension	L173N		1,000,000
Employers Liability Extension	L175N		1,000,000
Legal Liability for Damage to Hired Automobile	L219N	1,000	50,000
S.E.F. 96 – Contractual Liability Endorsement	L220N		
S.E.F. 99 – Excluding Long Term Leased Vehicle Endorsement	L221N		
S.P.F. No. 6 (Uniform Provinces) Supplementary Non-Owned Automobile Liability Policy	GE0010		5,000,000
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257N		
General Aggregate Limit Endorsement	L321N		5,000,000
Communicable Disease Exclusion Endorsement	G565N		
Abuse Limitation Endorsement (Per Occurrence Basis)	L307N		1,000,000

Anti-Stacking	GE0002		
Stage Rental Limitation	GE0003	2,500	1,000,000
Watercraft Exclusion Amendment	GE0004		
Liquor Liability Exclusion Amendment	GE0005		
Amendment to Abuse Limitation Endorsement	GE0007		
Tobogganing Exclusion	GE0008		
Fireworks Exclusion	GE0009		
Designated Amusement Rides and Inflatables Exclusion	GE0011		



Novex Insurance Company

PROFESSIONAL LIABILITY COVERAGE

Coverage	Form	Deductible	Limit of Insurance	
		\$	\$	
				As Per Individual Member Certificate of Insurance
Non- Profit Organization Liability Insurance	D002N (09-17)	Claims Made		
A. Insured Person Non-Indemnifiable Liability			3,000,000	
Aggregate Limit of Liability				
B. Insured Person Indemnifiable Liability		2,500	3,000,000	
Aggregate Limit of Liability				
C. Insured Organization Liability		2,500	3,000,000	
Aggregate Limit of Liability				
Employment Practices Wrongful Act		2,500	250,000	
Aggregate Limit of Liability				
Fiduciary Wrongful Act		2,500	3,000,000	
Aggregate Limit of Liability				
Total Aggregate Limit of Liability per Policy Period			3,000,000	
Abuse Exclusion	D150N (08-17)			
Definition of Insured	GE0006 (07-04)			
Legal Expense	PR11N (12-14)	2,500	100,000 Aggregate	