

Commercial Insurance Policy | Policy Declarations

Named Insured	Black Lake Property Owners Association
Mailing Address	P.O. Box 20006 Perth, Ontario K7H 3M6
Policy Number	CMP 81614910
Location of Risk	Lat 44 degrees, 46'5" North, Long 76 degrees 18' 1" West, Lanark, Ontario
Description of Risk	Cottage/Lake Association
Policy Period	September 11, 2014 to September 11, 2015

Coverages	Limits of Insurance	Deductible	Premium
Commercial General Liability			
Per Occurrence	\$3,000,000	\$1,000	\$577
Aggregate Limit - Policy Period	\$5,000,000	<i>Property Damage</i>	
Abuse Cover <i>(Claims Made)</i>	\$250,000		
<i>Retroactive Date: September-11-11</i>			
<hr/>			
Directors & Officers <i>(Claims Made)</i>	Not Covered		
<hr/>			
Accident Coverage <i>(For Directors & Officers)</i>	Not Covered <i>Principal Sum</i>		
<hr/>			
Property	Not Covered <i>As Per Schedule</i>		
<hr/>			
Crime			
Employee Dishonesty	\$10,000		Included
Inside/Outside Robbery	\$5,000		Included
Depositors Forgery	\$5,000		Included
Money Order & Counterfeit Paper	\$5,000		Included

Annual Premium \$577
Plus 8% retail sales tax

July-31-2014

Date of Printing



Cade Associates Insurance Brokers Limited
Authorized Representative

Commercial Insurance Policy | Policy Declarations
CMP 81614910

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

Activities & Operations Exclusion

006130-01 Activities & Operation Exclusion - See Endorsement No. 1
 Motorized Watercraft Racing, White Water Rafting/Kayaking/Canoeing,
 Wakeboarding, Waterskiing, Parasailing, Hunting, Use of Firearms

PROPERTY

If limit shown, refer to Schedule of Property

Not Covered

ENDORSEMENT NO. 1
EXCLUSION – DESIGNATED ACTIVITY, SERVICE OR WORK
CMP 81614910

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

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

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

SCHEDULE

Designated Activity, Service or Work:

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



Authorized Representative

ENDORSEMENT NO. 2
ADDITIONAL INSURED - DESIGNATED PERSON(S) OR ORGANIZATION(S)
CMP 81614910

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

SCHEDULE:

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

1. Members of Association

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

All other terms and conditions remain unchanged.



Authorized Representative