



NONPROFIT ORGANIZATION INSURANCE
FOCA ASSOCIATION INSURANCE PROGRAM

THIS POLICY IS EFFECTED WITH AVIVA INSURANCE COMPANY OF CANADA

Named Insured	Troy Lake Ratepayers Association
Mailing Address	172 Row Place Brockville, Ontario K6V 6V2
Policy No. & Term	MIS 81600989 From: May 31, 2024 to May 31, 2025 <i>Both days at 12:01am local standard time at the address above</i>
Description of Risk	Road Association Maintains road(s) open year-round but with no involvement in snow removal operations
Location of Risk	Township of Rideau Lakes, Troy Lake Road

Coverages	Summary of Insurance	Limits of Insurance	Premium
General Liability	General Liability - Bodily or Mental Injury & Property Damage Each Occurrence Limit General Aggregate Limit Abuse Errors & Omissions Liability <i>Retroactive Date: May 31, 2006</i>	\$3,000,000 \$5,000,000 \$250,000	\$721
Directors & Officers	Nonprofit Organizations Directors' & Officers' Liability Directors & Officers Aggregate Limit <i>Retroactive Date:</i>	Not Covered	
Property	Property Insurance If Included, as per Schedule of Property	Not Covered	
Cyber	Aviva Cyber Insurance for Business See Cyber Insurance for Business Summary Page 3	Not Covered	
Crime	Crime Coverage Employee Dishonesty Crime Coverages B - G	\$10,000 \$5,000 each	\$0 Included
Legal Helpline	Free, unlimited access to a general legal helpline - As per Page 6		

Annual Premium	\$721 <i>Plus 8% retail sales tax</i> Date of Issue: May-01-2024 THIS POLICY CONTAINS A CLAUSE(S) THAT MAY LIMIT THE AMOUNT PAYABLE
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 Cade Associates Insurance Brokers Limited
 Authorized Representative

NONPROFIT ORGANIZATION INSURANCE

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POLICY FORM #	COVERAGES	LIMIT OF INSURANCE
Multiple	<u>POLICY CONDITIONS</u> Policy (910000-02); Property, Business Income, Inland Marine, Crime & Equipment Breakdown Common Conditions and Exclusions Form (910001-06); Liability (910002-01).	
	<u>LIABILITY</u>	
916000-04	General Liability - <i>Deductible for Property Damage:</i> \$1,000	
	A. Bodily or Mental Injury & Property Damage	
	Each Occurrence Limit	\$3,000,000
	General Aggregate Limit	\$5,000,000
	Products/Completed Operations Aggregate	\$3,000,000
	B. Personal & Advertising Injury	\$3,000,000
	C. Tenant's Property Damage Liability	\$500,000
	D. Voluntary Medical Payments	\$25,000
916015-02	Employee Benefits Liability: <i>\$1,000 Deductible; \$1,000,000 Each Employee Limit, \$1,000,000 Aggregate Limit</i>	\$1,000,000
916100-01	Non-Owned Automobile - SPF #6 (Includes SEF 94, 96, 99 & OEF 98B)	
	Third Party Liability	\$3,000,000
	SEF 94 - Legal Liability for Damage to Hired Auto	\$100,000
916040-02	Voluntary Compensation (Employees Only) <small>Medical Costs Limit: \$25,000; Max Weekly Benefit: \$250; Max Temp. Disability Period: 26 weeks; Max Permanent Total Disability Period: 100 weeks; Funeral Expenses Limit: \$1,000; Employee's Property & Property of Others: \$1,000</small>	
916016-01	Forest Fire Fighting Expenses (Aggregate Limit) <i>\$1,000 Deductible</i>	\$100,000
916500-01	Abuse Exclusion Endorsement (General Liability)	
916010-01	Abuse Errors & Omissions Liability (<i>Claims Made</i>): Retroactive Date: May 31, 2006	\$250,000
916300-03	Additional Insured Endorsement: Federation of Ontario Cottagers' Associations & others as per Certificates of Insurance issued by Broker.	
910504-01	Contagious Disease Exclusion - Liability	
918000-02	Nonprofit Organization's Directors & Officers Liability (<i>Claims Made</i>) - Retroactive Date:	
	A. Directors' & Officers Aggregate Limit	Not Covered
	B. Employment Practices Liability Aggregate Limit	Not Covered
	C. Outside Directorships Liability Aggregate Limit	Not Covered
	<u>PROPERTY INSURANCE</u>	
	If limit shown, refer to Schedule of Property	Not Covered
	<u>CYBER INSURANCE FOR BUSINESS COVERAGE</u>	
919200-01	Aviva Cyber Insurance for Business Form If "Included" or Limit shown see Cyber Insurance for Business Summary on Page 3.	Not Covered
915000-02	<u>CRIME COVERAGE</u>	
	A. Employee Dishonesty	\$10,000
	B. Money, Securities & Other Property; C. Counterfeit Currency & Money Orders; D. Forgery, Alteration, Credit Card & Automated Teller Card; E. Electronic Fraud & Funds Transfer Fraud; F. Property In Safe Deposit Boxes - Burglary & Robbery; G. Incoming Cheque Forgery.	\$5,000 (Each)
915505-01	Social Engineering Exclusion	
	<u>PROGRAM ENDORSEMENTS (See Page 4 for details)</u>	
	Insureds Clarification Endorsement: Members as Additional Insureds (D&O Form 988400).	
	Map Endorsement - Coverage extension for maps as described	
916512-02	Designated Operations Exclusion Endorsement: <i>Specifically excludes claims arising from:</i> <i>1. Motorized Watercraft Racing; 2. Paddling (canoe/kayak/rafting) on waters Class II or higher per International Scale of River Difficulty; 3. Wakeboarding, Waterskiing, and Parasailing; 4. Hunting; 5. Use of, or the authorization of the use of firearms.</i>	



AVIVA CYBER INSURANCE FOR BUSINESS COVERAGE SUMMARY

The coverage(s) only apply if a limit of insurance for the applicable coverage is shown below and are subject to the full policy wordings (919200) and a Deductible of:

<u>COVERAGE</u>	Not Covered	<u>LIMIT OF INSURANCE</u>
Coverage A:	Data Compromise Response Expense Aggregate Limit	
<i>Sublimits</i>	Public Relations Named Malware	
Coverage B:	Computer Attack Aggregate Limit	
<i>Sublimits</i>	Public Relations	
Coverage C:	Cyber Extortion Aggregate Limit	
Coverage D:	Data Compromise Liability Aggregate Limit	
<i>Sublimits</i>	Named Malware	
Coverage E:	Network Security Liability Aggregate Limit	
Coverage F:	Electronic Media Liability Aggregate Limit	
Coverage G:	Identity Recovery Aggregate Limit	
	<i>If Coverage G limit above, sublimits of \$5,000 for Lost Wages and Child and Elder Care Expenses, \$1,000 for Mental Health Counseling, and \$1,000 for Misc. Unnamed Costs.</i>	
Coverage H:	Misdirected Payment Fraud	
	Inception Date:	

AVIVA CYBER INSURANCE FOR BUSINESS AGGREGATE LIMIT:

AVIVA CYBER INSURANCE FOR BUSINESS OVERVIEW - **If Limits Shown Above**

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

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

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

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

Data Compromise Liability: Responds to defend claims brought against your organization allegedly arising from a 'personal data compromise' and pay resulting damages.

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

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

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

Misdirected Payment Fraud: Covering the amount fraudulently obtained from you when an intentional and criminal deception of an Insured using email or phone induces the Insured to send money or divert a payment.





COVERAGE DESCRIPTION

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

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

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



WHO IS INSURED BY THIS POLICY - LIABILITY INSURANCE COVERAGES

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

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

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



MAP COVERAGE EXTENSION

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

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



DESIGNATED OPERATIONS EXCLUSION

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

The Designated Operations Exclusion Endorsement confirms that the General Liability Form does not apply to "bodily or mental injury" or "property damage" (including the products-completed operations hazard); or "personal and advertising injury" arising from the operation (s) shown for this endorsement on the Policy Declarations on Page 2 (**See Bold & Red Text**).

ABOUT MY ORGANIZATION Troy Lake Ratepayers Association

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

Primary Contact:	Mr. Steve Lauridsen		
Primary Contact Email:	lauridsen@sympatico.ca		
Average Annual	30	Full-Time Employees:	0
Average Annual Volunteers:	10	Part-Time Employees:	0

This endorsement changes insurance provided by:

CRIME FORM - 915000

1. The following is added to III. EXCLUSIONS APPLICABLE TO ALL COVERAGES:

Social Engineering Fraud

Loss or damage resulting directly or indirectly from "social engineering fraud".

2. Definition

As used in this endorsement:

"social engineering fraud" means an intentional and criminal deception of an Insured or a financial institution with which the Insured has an account, perpetrated by any person(s) who are not an "employee" or authorized representative of the Insured, by the use of any communication, including but not limited to email, facsimile or telephone communications to induce the Insured to send, deliver, pay or transfer "money", "securities" or other property or divert a payment.

All other terms, conditions, exclusions and limitations of the policy are unchanged.



Legal Helpline Program NO. 49335

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

CUSTOMER: Troy Lake Ratepayers Association

ADDRESS: 172 Row Place
Brockville, Ontario
K6V 6V2

FEE: Included

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

ARAG Business Legal Services Program

ARAG Legal Solutions Inc. (ARAG) has the authority to issue this Business Legal Services Program.

LEGAL SERVICES - LEGAL HELPLINE

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

The Legal Helpline is available 24 hours a day, 7 days a week.

**For general legal assistance on any matter, please call
1-877-255-4269.**

Calls to this service may be recorded. The lawyer cannot provide case specific research or review documents. The helpline cannot provide information in respect of a dispute with **us**, the **Broker**, or whomever **you** purchased this service from. **We** will not accept responsibility if the helpline service is unavailable for reasons **we** cannot control.

Broker: Cade Associates Insurance Brokers Limited

We, us, our: ARAG Legal Solutions Inc.

You, your: "Customer" above.

ARAG Legal Solutions Inc.

Peter Dempster, CEO

Cade Associates Insurance Brokers Ltd

Ross Fraser, Director of Programs