

**Commercial Insurance Policy | Policy Declarations | Master Policy No. 81374529**

<b>Named Insured</b>	<b>Ontario Land Trust Alliance</b>
<b>Mailing Address</b>	10 Adelaide Street East, #401 Toronto, Ontario M5C 1J3
<b>Certificate Number</b>	<b>OLTA 100</b>
<b>Location of Risk</b>	As per attached Schedule of Locations and all properties owned or for which the Insured is responsible under Conservation Easement agreements to be reported within 30 days of acquisition or agreement.
<b>Description of Risk</b>	Land Trust
<b>Policy Period</b>	October 01, 2016 to October 01, 2017

Coverages	Limits of Insurance	Deductible	Premium
<b>Commercial General Liability</b>			
Per Occurrence	<b>\$5,000,000</b>	<b>\$1,000</b>	<b>\$535</b>
Aggregate Limit - Policy Period	<b>\$5,000,000</b>	<i>Property Damage</i>	
Abuse Cover <i>(Claims Made)</i> <i>Retroactive Date: October-01-07</i>	<b>\$250,000</b>		
<b>Directors &amp; Officers Liability <i>(Claims Made)</i></b>	<b>\$5,000,000</b>	<b>\$0</b>	<b>\$550</b>
<b>Accident Coverage</b> <i>(For Directors &amp; Officers)</i>	<b>\$25,000</b> <i>Principal Sum</i>	<b>\$0</b>	<b>\$25</b>
<b>Property</b>	<b>\$25,000</b> <i>As Per Schedule</i>	<b>Per Schedule</b>	<b>\$25</b>
<b>Crime</b>			
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 \$1,135**  
*Plus 8% retail sales tax*

Date of Printing: September-26-2016

Cade Associates Insurance Brokers Limited  
Authorized Representative

**THIS POLICY CONTAINS A CLAUSE(S) THAT MAY LIMIT THE AMOUNT PAYABLE**

## Commercial Insurance Policy | Policy Declarations

OLTA 100

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	
<b>LIABILITY</b>		
000102-10	Commercial General Liability Coverage Form	
	<i>\$1,000 Deductible for Property Damage</i>	
	Each Occurrence Limit	\$5,000,000
	General Aggregate Limit	\$5,000,000
	Personal & Advertising Injury Limit	\$5,000,000
	Medical Expense Limit (Any one person)	\$10,000
	Products/Completed Operations Aggregate	\$5,000,000
	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	\$5,000,000
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 Limit - Claims Made Basis - Each Occurrence Limit	\$250,000
	Abuse Limit - Claims Made Basis - Aggregate Limit	\$250,000
CD000123	Directors & Officers (Non-Profit) Each Loss Limit	\$5,000,000
	Directors & Officers (Non-Profit) All Losses Limit	\$5,000,000
CA000245	Accident Coverage (For Directors & Officers)	\$25,000
	Map Endorsement - Endorsement #3	
<b>Activities &amp; Operations Exclusion</b>		
006130-01	Activities & Operation Exclusion - See Endorsement No. 1	
	Motorized Watercraft Racing, White Water Rafting/Kayaking/Canoeing, Wakeboarding, Waterskiing, Parasailing, Hunting, Use of Firearms	
	<b>PROPERTY</b>	\$25,000
	If limit shown, refer to Schedule of Property	
002690-01	Privacy Breach Expense Coverage	\$25,000
	<i>New in 2016 - First Party Coverage for Privacy Breach Expense</i>	

**ENDORSEMENT NO. 1**  
**EXCLUSION – DESIGNATED ACTIVITY, SERVICE OR WORK**  
OLTA 100

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**



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Authorized Representative

**ENDORSEMENT NO. 2**  
**ADDITIONAL INSURED - DESIGNATED PERSON(S) OR ORGANIZATION(S)**  
OLTA 100

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

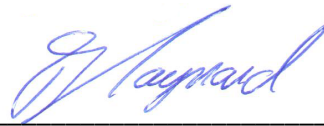
**SCHEDULE:**

**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.



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Authorized Representative

**ENDORSEMENT NO. 3**  
**MAP ENDORSEMENT**  
OLTA 100

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

It is hereby understood that the definition of "Professional services" under SECTION V - DEFINITIONS, Item 25.g is replaced with the following:

25. "Professional services" shall include but not be limited to:
- g. The preparation or approval of maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications. Maps included in this definition shall be those meeting any of the following conditions:
    - 1) The map is not developed by a professional third party such as a government organization, GIS technician, local map making professional, etc.; or
    - 2) The intention of the map is to provide specific navigational direction through wilderness or waterways; or
    - 3) The development of the map or maps is conducted as a professional service of the Named Insured.

All other terms and conditions remain unchanged.

  
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Authorized Representative

**SCHEDULE OF LOCATIONS**  
**Locations Owned, Leased, Managed or Held Under Conservation Easement**

<b>Insured:</b>	Ontario Land Trust Alliance
<b>Forming Part of Certificate Number:</b>	OLTA 100
<b>Effective Date:</b>	01/10/2016
<b>Broker:</b>	Cade Associates Insurance Brokers Limited

LOCATION #1 - 401 - 10 Adelaide Street East, Toronto, Ontario M5C 1J3 - OLTA Office.

No property currently owned, managed or held under conservation agreement.

**SCHEDULE OF PROPERTY ITEMS**

<b>Insured:</b>	Ontario Land Trust Alliance		
<b>Certificate Number:</b>	OLTA 100	<b>Master Policy Number:</b>	CMP 81374529
<b>Effective Date:</b>	October 1, 2016		
<b>Broker:</b>	Cade Associates Insurance Brokers Limited		

It is hereby understood and agreed that the coverage outlined below is part of the policy with regards to the coverage "Property" outlined in the above mentioned certificate.

**Property is hereby defined as follows:**

LOCATION #1: 401 – 10 Adelaide Street East, Toronto, Ontario

<u>Property Description</u>	<u>Limit of Insurance</u>	<u>Form Number</u>
Contents	\$25,000	403700-14
Boiler & Machinery	Included in Contents	780016
Extra Expense	\$100,000	403780-06
Valuable Papers	\$100,000	403780-06

**Details and Extensions of Coverage**

- 90% Co-Insurance Requirement
- Deluxe Plus Endorsement – Form No. 403780-06
  - o Schedule as per Form No. 403772S-01 Unless Otherwise Noted Above
- Replacement Cost Endorsement – Form No. 400520-03
- Earthquake Shock Endorsement – Form No. 40690B-03
- Flood Insurance Endorsement – Form No. 402035-01
- Sewer Backup Extension – Form No. 450650

**Deductibles**

- 5% or \$100,000 Deductible, whichever is greater, for Earthquake
- \$10,000 Deductible for Flood
- \$5,000 Deductible for Sewer Backup
- \$500 Deductible for all other

Subject to the terms, limitations, conditions and exclusions of all policy wordings



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Authorized Representative