



# CANADIAN NATIONAL SPORTSMEN'S INSURANCE PROGRAM

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 Insuring Canadian Corporations Coast to Coast

## CERTIFICATE OF INSURANCE

<b>Type of Insurance</b>	Canadian National Sportsmen's Insurance Program
<b>Insurer</b>	Effectuated with Certain Lloyd's Underwriters (hereunder called the Insurer) through
<b>Coverholder</b>	Lloyd's Approved Coverholder ("the Coverholder"): HUB International Canada West ULC dba HUB International Barton Insurance Brokers 100 Wallace Street, Nanaimo, BC V9R 5B1
<b>Corporation Specialist Broker</b>	HUB International Canada West ULC dba HUB International Barton Insurance Broker #8 - 1551 Estevan Road, Nanaimo, BC V9S 3Y3 Telephone: (250) 753-4169 Toll Free: 1-800-663-2188 Fax: (250) 753-4998
<b>Members Insured Name</b>	Courtenay & District Fish & Game Association
<b>Members Mailing Address</b>	Box 3177 Courtenay, BC V9N 5N4
<b>Members Insured Location</b>	Comox Logging Road, Courtenay, BC V9N 5N4
<b>Description of Operations</b>	Hunting & Fishing Club: <input checked="" type="checkbox"/> With Shooting Range <input type="checkbox"/> Without Shooting Range
<b>Policy Purpose</b>	Renewal
<b>Policy Period</b>	From: December 31, 2015 To: December 31, 2016 <small>12:01 A.M. Standard Time at Postal Address of the Named Insured as stated herein</small>
<b>Master Policy No.</b>	CNSIP11127
<b>Certificate No.</b>	GC060142

This Certificate of Insurance forms part of Master Policy No. CNSIP11127 issued to Canadian National Sportsman and/or All Insured Member Clubs (Certificate Holders) by Certain Underwriters at Lloyds and the coverages outlined are subject to all the terms, conditions and exclusions of the afore-mentioned policy. A copy of the policy is on file at the office of HUB International Canada West ULC dba HUB International Barton Insurance Brokers, 100 Wallace Street, Nanaimo, BC and may be obtained by written request. The terms and conditions of the Master Policy are not modified or amended by this Certificate.

INSURING AGREEMENTS		LIMITS (\$)
<b>PROPERTY COVERAGE</b>	<input checked="" type="checkbox"/> 90% Co-Ins <input checked="" type="checkbox"/> Building <input checked="" type="checkbox"/> All Risk <input type="checkbox"/> Specified Perils <input checked="" type="checkbox"/> RC <input type="checkbox"/> ACV	2,892,000
	<input type="checkbox"/> Stated Amount <input checked="" type="checkbox"/> Business Property <input checked="" type="checkbox"/> All Risk <input type="checkbox"/> Specified Perils <input checked="" type="checkbox"/> RC <input type="checkbox"/> ACV	1,275,000
	<input checked="" type="checkbox"/> Blanket Bylaws <input checked="" type="checkbox"/> Stock (ACV)	
<b>BUSINESS INTERRUPTION</b>	Profits Form - All Risks - 12 Month Indemnity Period	100,000
	Extra Expense - All Risks	5,000
<b>CATASTROPHE COVERAGE</b>	<input checked="" type="checkbox"/> Earthquake <input checked="" type="checkbox"/> Flood <input checked="" type="checkbox"/> Sewer Back-up <input checked="" type="checkbox"/> Water Damage	4,267,000
<b>BLANKET GLASS</b>	<input checked="" type="checkbox"/> Exterior <input checked="" type="checkbox"/> Interior	Blanket
<b>GENERAL LIABILITY</b>	Coverage A Bodily Injury & Property Damage	Per Occurrence 5,000,000
	Products & Completed Operations	Aggregate 5,000,000
	Coverage B Personal and Advertising Injury	Per Occurrence 5,000,000
	Excess Personal Liability	Per Occurrence 5,000,000
	Coverage C Medical Payments	Any One Person 2,500
		Per Occurrence 25,000
	Coverage D Tenants Legal Liability	1,000,000
	Non Owned Automobile SPF#6	Per Occurrence 5,000,000
	Excluding Long Term Leased Vehicle SEF#99	Included
	Self Defense Coverage	\$50,000
	Credit Protect	\$2,500
	Forest Fire Fighting Expense Limit	\$2,000,000
	Criminal Defense Reimbursement	\$25,000
	Accidental Death & Dismemberment	\$2,500
	Identity Guard	\$2,500
	Directors' & Officers' Liability	\$2,000,000

<b>COMPREHENSIVE CRIME</b>	Employees Dishonesty Form A- Commercial Blanket Bond	\$10,000
	Money & Securities (Loss Inside/Out)	\$10,000
	Forgery or Alteration	\$10,000
	Money Orders & Counterfeit Paper Currency	\$10,000
	Credit Card Forgery	\$10,000
	Money & Securities Reduced Limit -10% Over Night Limit Without a Class 1 Safe or Better	\$10,000
<b>MISCELLANEOUS ALL RISK FLOATER:</b>		Not Covered
<b>EQUIPMENT BREAKDOWN</b>	Direct Damage Limit Per Accident	4,167,000
	Business Interruption - Profits	100,000
<b>COMMERCIAL LEGAL EXPENSE</b>	Basic Cover - Refer to attached Commercial Legal Expense Coverage	Not Covered

**DEDUCTIBLES**

<b>Property</b> \$1,000	<b>Business Interruption</b> \$1,000	<b>Earthquake</b> 10%	<b>Flood</b> 10,000	<b>Sewer Back-Up</b> \$2,500	<b>Water Damage</b> \$2,500
<b>General Liability</b> \$1,000 BI / PD	<b>Tenants' Legal Liability</b> \$1,000	<b>Crime</b> \$250	<b>Additional Coverages</b> \$1,000	<b>Equip. Breakdown</b> \$1,000	<b>Legal Expense</b> \$500
	<b>Miscellaneous Floater</b> \$1000	<b>Glass</b> \$1,000			

**ALL NOTICES OF CLAIM, WRONGFUL ACT OR LOSS TO THE COMPANY MUST BE ADDRESSED TO:**  
HUB International Canada West ULC dba HUB International Barton Insurance Brokers  
8346 Noble Rd., Chilliwack, B.C. V2P 6R5 Fax:(604) 703-7923 Email: [bar.claims@hubinternational.com](mailto:bar.claims@hubinternational.com)

**SCHEDULE OF MORTGAGEE(S)**

Subject to Standard Mortgage Clause.

Mortgagee Interest	First
Not Applicable	

**SCHEDULE OF LOSS PAYEE(S)**

Loss Payable	First
Not Applicable	

**ADDITIONAL INSURED(S)**

Not Applicable
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**ENDORSEMENT(S)/EXCLUSIONS**

Lloyds Mandatory Wordings

## COMMERCIAL LEGAL EXPENSE COVERAGE

Insuring Clauses				Limits of Indemnity	Excess Any One Claim
<b>Legal Expense (Claims Made Basis)</b>					
<b>Basic Cover</b>	1.1	Employment Disputes	Any One Claim / Aggregate	\$ 10,000/50,000	\$ 500 N/A
<b>Standard Cover</b>	1.1	Employment Disputes	Any One Claim / Aggregate	\$ 25,000/100,000	\$ 500 N/A
	1.2	Criminal Prosecution			
	1.3	Property Disputes			
	1.4	Personal Injury			
<b>Enhanced Cover</b>	1.1	Employment Disputes	Any One Claim / Aggregate	\$ 25,000/100,000	\$ 500 COVERED
	1.2	Criminal Prosecution			
	1.3	Property Disputes			
	1.4	Personal Injury			
	1.5	Contract Disputes			

\*Notwithstanding the limit of indemnity listed, any legal fees charged in excess of \$275.00 per hour are the Insured's responsibility.

\*\*Subject to Legal Expense Endorsement #1

**Territorial Limits:** Canada

**Lawyer:** All claims arising under all the Insuring Clauses are to be handled by a Lawyer chosen by the Insured only from the list of approved law firms, as amended from time to time, which will be provided by the Underwriting Manager to the Insured upon request

**Minimum Sum in Dispute:** \$5,000.00 – Insuring Clause 1.5 (Contract Disputes) Only

**Co-Insurance:** 10% co-insurance will apply to all claims under all Insuring Clauses where the Legal Expenses exceed \$10,000

**Retroactive Date:** Initial inception when Legal Expense Insurance was included in the Declarations

**Telephone Legal Advisory in Service:** A Legal Advisory Service is provided during normal business hours - 9:00 A.M. – 5:00 P.M., in conjunction with this insurance.

To contact the Telephone Legal Advisory Service, please phone 1-800-948-7377 (MB, SK, AB, BC YT, NT) and/or 1-888-783-7566 (NF, PEI, NB, NS, QC, ON). You should have your policy number available on request.

Any Legal Fees and Expenses you incur without the Insurer's prior written consent will not be covered. For a list of the law firms which are approved by the Insurer under the terms of the Legal Expense Coverage – contact the Underwriting Manager or visit [www.sterlon.com](http://www.sterlon.com).

You must notify the Underwriting Manager in writing immediately you are aware of any cause, event or circumstance which has or could give rise to a claim or legal proceedings which involve you as soon as it comes to your attention.

## Commercial Legal Expense Endorsement # 1

The Underwriting Manager under this policy is:

STERLON Underwriting Managers Ltd.  
27-1300 King Street East, Suite 140  
Oshawa ON L1H 8J4.  
905-436-3291  
Attention of: The Loss Adjuster

The Insured must notify the Underwriting Manager in writing immediately they are aware of any cause, event or circumstance which has or could give rise to a claim or legal proceedings which involve the Insured as soon as it comes to their attention.

### Employment Disputes

Cover under Insuring Clause 1.1 (Employment Disputes) will be subject to the following risk management provisions. The Insured is required to immediately contact the Underwriting Manager as to the procedure to be adopted and to follow and act expressly on the advice and instructions provided with due diligence:

- (i) prior to carrying out any disciplinary procedure or taking any disciplinary action such action being specifically authorized by the Telephone Legal Advisory Service;
- (ii) prior to the dismissal of an Employee such dismissal being specifically authorized by the Telephone Legal Advisory Service;
- (iii) prior to instituting an individual lay-off or a lay-off programme the terms, procedure and application of such action being specifically authorized by Telephone Legal Advisory Service;
- (iv) upon notification formally or informally express or implied of a complaint of sexual and/or racial and/or disability discrimination and/or other unlawful discrimination;
- (v) prior to altering the terms and conditions of employment of an Employee (other than in respect of increasing their wages or salary) or refusing to alter the terms and conditions of employment when requested to do so by the Employee, such alteration or refusal of alteration being specifically authorized by the Telephone Legal Advisory Service;
- (vi) on becoming aware of any cause, event or circumstance that may reasonably be deemed to amount to constructive dismissal including absence from work following an Employee walking out with or without written notice.

The Insured should carefully read the insuring clauses for Employment Disputes to make sure that they are in no doubt as to when they need to call Telephone Legal Advisory Service.

If the Insured is in any doubt, then phone Telephone Legal Advisory Service, as taking the wrong action can jeopardise any chance of defending an employment action which may arise in the future. It can also jeopardise the Insured's entitlement to cover under the policy as this action (or inaction) could have contributed to the claim against the Insured.

### Telephone Legal Advisory Service

The policy provides the Insured with automatic free access to the Telephone Legal Advisory Service. This is available to the business during normal business hours (9.00am – 5.00pm Eastern Standard Time). To contact the Telephone Legal Advisory Service, please phone 1-800-948-7377.

**SUBSCRIPTION FORM**

In consideration of the Insured having paid or agreed to pay each of the Insurers named in the list of subscribing companies forming part thereof, on to Insurers whose names are substituted thereof by endorsement, hereinafter called "The Insurers", the premium set against its name in the list of subscribing companies.

The Insurers severally and not jointly, each for the proportion or for the sum insured and for the Coverages set against its name in the list of subscribing companies thereunder, agree with the Insured named in the Declarations herein to insure as provided and limited in this Policy, its Riders and Endorsements.

Wherever in this Policy, or in any endorsement attached hereto, reference is made to "The Company", "The Insurer", or "This Company", reference has been deemed to be made to each of the Insurers severally.

That regards each item of the Schedule the liability of the Insurers individually shall be limited to whichever is the least of:

1. that proportion of the actual cash value of the property at the time of loss, destruction or damage which the sum corresponding to the percentage of the sum insured by this Policy set against the name of the individual Insurer in the list of subscribing companies, or such other sum as may be substituted therefore by endorsement, bears to the total of the sums respectively set against each item of the schedule attached hereto; or
2. that proportion of the interest of the Insured in the property which the sum corresponding to the percentage of the sum insured by this Policy set against the name of the individual Insurer in the list of subscribe companies, or such other sum as may be substituted therefore by endorsement, bears to the total of the sums respectively set against each item of the schedule attached hereto; or
3. that proportion of the limit of insurance provide by the schedule in respect of the property lost, destroyed or damage which the sum corresponding to the percentage of the sum insured by this Policy set against the name of the individual Insurer in the list of subscribing companies, or such other sum as may be substituted therefore by endorsement, bears to the total of the sums respectively set against each item of the schedule attached hereto.

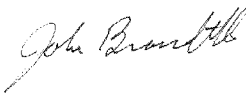
Provided however, that where the insurance applies to the property of more than one person or interest the Insurers total liability for loss sustained by all such persons and interests shall be limited in the aggregate to the specified limit or limits of liability.

If this Policy contains a Co-Insurance Clause or Guaranteed Amount (Stated Amount) Clause, and subject always to the limit of liability of each Insurer corresponding to the percentage of the sum insured by this Policy, as set forth in the list of subscribing companies, no Insurer shall be liable for a greater proportion of any loss or damage to the property described in the schedule attached hereto, than the sum insured by each Insurer bears to the Guaranteed Amount (Stated Amount) of the actual cash value of the said property at the time of loss; or if the insurance under this Policy is divided into two or more items, the foregoing shall apply to each item separately.

**LIST OF SUBSCRIBING COMPANIES**

The Insurers	Coverage	%	Limit \$	Premium \$
Non-Marine Underwriters at Lloyd's under contract No. B113515LBA100	Property/Business Interruption/	50	2,133,500	8,747
	Crime	100	10,000	100
	Equipment Breakdown	50	2,133,500	234.
Non-Marine Underwriters at Lloyd's under contract No. B113515LBA300	Property/Business Interruption	50	2,133,500	8,747
	Equipment Breakdown	50	2,133,500	233
Non-Marine Underwriters at Lloyd's under contract No. B113515CPBA1359	Legal Expense	100	25,000	140
Non-Marine Underwriters at Lloyd's under contract No. B0572NA15BN03	Commercial General Liability	100	5,000,000	12,240

IN WITNESS whereof we, the Insurers, have subscribed our names and sums assured in Nanaimo, BC as hereinafter appears, this day..

AMOUNT	PAYMENT OPTIONS	PROPORTION	AUTHORIZED SIGNATURE
TOTAL PREMIUM: \$30,442	<input checked="" type="checkbox"/> AGENCY BILL	100% As Shown Above	
MINIMUM RETAINED: \$6,088			per Signed on behalf of all Subscribing Insurers HUB International Canada West ULC dba IIUB International Barton Insurance Brokers

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



**IDENTIFICATION OF INSURER / ACTION AGAINST INSURER**

Where LLOYD'S UNDERWRITERS are named in the List of Subscribing Companies forming part hereof, the following applies to them:

This insurance has been effected in accordance with the authorization granted to the undersigned by certain Lloyd's Underwriters, whose names and the proportions underwritten by them can be ascertained by reference to the Contract No. indicated in the List of Subscribing Companies, which bears the seal of Lloyd's Policy Signing Office and has been certified by the Attorney in Fact in Canada for Lloyd's Underwriters and may be seen at the office of the undersigned. The Underwriters identified in the said contract shall be liable hereunder each for his own part and not one for another in proportion to the several sums by each of them subscribed to the said contract.

In any action to enforce the obligations of the Underwriters they can be designated or named as "Lloyd's Underwriters" and such designation shall be binding on the Underwriters as if they had each been individually named as defendant. Service of such proceedings may validly be made upon the Attorney in Fact in Canada for Lloyd's Underwriters, whose address for such service is 115, rue Metcalfe, Suite 2220, Montreal Quebec H3B 2V6.

**NOTICE**

Any notice to the Insurer may be validly given to the Canadian Insurance Broker.

Canadian Insurance Broker:

HUB International Canada West ULC dba  
HUB International Barton Insurance Brokers

In witness whereof this document has been  
Signed, as authorized by the Insurer, by

**HUB International Canada West ULC dba  
HUB International Barton Insurance Brokers**

Per \_\_\_\_\_  
Cover holder

**November 23, 2015**

Dated: \_\_\_\_\_

The Insured is requested to read this policy, and if incorrect, return it immediately for alteration.

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Coverholder whose name and address appears above. All inquiries and dispute are also to be addressed to this Coverholder.

For the purpose of the Insurance Companies Act (Canada), this Canadian Policy was issued in the course of Lloyd's Underwriters' insurance business in Canada.