



FOCA ROAD WATCH INSURANCE 2003-2004

Federation of Ontario Cottagers' Associations Inc.
156 Duncan Mill Road, Suite 18 Toronto Ont M3B 3N2
Tel: (416) 429-0444 Fax: (416) 429-4944 info@foca.on.ca www.foca.on.ca

Introducing the FOCA Liability Insurance Group Policy for Cottage Road Coverage

The policy offers up to \$10,000,000 limit covering Commercial General Liability. The underwriter of the policy is St. Paul Canada, a large international multi-line insurer that specializes in Liability insurance for government and ratepayer groups. St. Paul Canada receives A+ ratings for credit worthiness and claims service from AM Best's Rating Services.

To purchase coverage your group **MUST BE A MEMBER OF FOCA**. Please complete the enclosed application form and forward it to the FOCA office along with your cheque for the premium, fee and taxes owing. The total charge is:

LIMIT	PREMIUM
A) \$2,000,000	\$ 300.00
<u>B) \$5,000,000</u>	<u>\$ 400.00</u>
C) \$10,000,000	\$ 900.00
D) \$10.00 per km in excess of 10 km	\$ <u>0</u>
E) <u>Sub-Total</u> (A or B or C) + D =	\$ <u>400.00</u>
Sales Tax 8% of E	\$ 32.00
Administration Fee	\$ 64.20 (includes GST)
<u>Total Cheque Amount</u>	<u>\$ <u>496.20</u></u>

Your policy will be issued and mailed to you, once your cheque and completed application have been received and processed. The coverage term will begin on March 31, 2003 at 12:01 a.m. and will lapse on May 31, 2004 at 12:01 a.m.

Further Questions?

Questions regarding the insurance coverage should be directed to Rick Barnard at LMS Prolink Insurance Brokers. Telephone, 416-595-7484 or e-mail, rickb@lms.ca

Questions regarding forms and payment of the policy should be directed to Barb Stronach at FOCA. Telephone, 416-429-0444 or email, barb@foca.on.ca

Please make cheque payable to and mail all forms to FOCA.



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**ROAD WATCH
 APPLICATION
 2003-2004**

Road Group Name: ERLWYN DRIVE RESIDENTS ASSOCIATION

FOCA Member Association Name: ERLWYN DRIVE RESIDENTS ASSOCIATION

Contact Name: MICHAEL MORTON

President's Name: RON MARENGER

Contact Address: 747 ERLWYN DR.
 ENNISMORE, ON. K0L1T0
 C. Home phone: 705-292-6035

President's Address: 735 ERLWYN DR.
 ENNISMORE, ON. K0L1T0
 P. Home phone: 705-292-9020

C. Business phone: _____

P. Business phone: _____

C. Cottage phone: _____

P. Cottage phone: _____

C. E-mail: MMMORTON@HOTMAIL.COM

P. E-mail: REMARENGER@ACCEL.NET

Who would you like the certificate and information mailed to: MICHAEL MORTON

Location of Road: ERLWYN DRIVE, CONC 5, ENNISMORE ONTARIO

Number of Members in Group: 14 FAMILIES (14 PROPERTIES)

Road Information and Maintenance:

Number of kilometres of road? 2 Is the road plowed in winter? YES

Is a contractor hired to maintain the road? NO

Is a copy of the contractor's insurance policy kept on file? NOT APPLICABLE

Is the road on private, municipal, or crown land? PRIVATE

Do you have a bridge or culvert over 36 inches? YES CREEK HAS ONE FOOT OF WATER
 IN SPRING, DRY USUALLY FOR
 REST OF YEAR.
 If YES please contact the FOCA office prior to submitting form. (SEE ATTACHED CERTIFICATE)

Claims History, please describe any losses (please attach an additional page if you require more space):
THERE HAVE BEEN NO CLAIMS IN THE PAST

Signed by [Signature] (Officer)
 This MARCH 20, 2003 (Date)

R & M Smith Contracting Ltd.
177 Hillview Drive
Peterborough, Ontario, K9K 2N2

November 13, 2002

LMS Prolink Insurance Brokers

Attention: Mathew Barnard
Phone: 1-800-663-6828
Fax Number: 1-416-595-1649

Michael Morton of the Erlwyn Drive Residents Association (705-292-6035) has informed me that you have requested a report providing the condition and estimated life of the large culvert located on Erlwyn Drive.

I inspected the culvert on November 12, 2002 and it is my opinion that the culvert is in excellent condition and probably should be good for at least 10 more years.

Sincerely

Randy Smith



705-743-9558

