

ST PAUL FIRE & MARINE INSURANCE COMPANY
1200 - 121 KING ST WEST
TORONTO ON M5H 3T9

CERTIFICATE OF INSURANCE

CCPCA Canadian Coalition of Provincial Cottage Associations and
Federation of Ontario Cottagers Association Inc. Liability Insurance

Master Policy, Certificate #003
ROAD GROUP CERT #245

INSURED Erlwyn Drive Residents Association

PREMIUM \$ 252.00

TERM From 12:01 a.m. 03/31/02
to 12:01 a.m. March 31, 2003
Standard Time at the address stated above

MASTER POLICY COVERAGE & LIMITS

| | |
|---|---------------|
| Liability, Commercial General, Occurrence Limit | \$ 5,000,000 |
| Aggregate Limit Products & Completed Operations Only | \$ 10,000,000 |
| Non-Owned Auto | \$ 5,000,000 |
| Non-Owned Watercraft | \$ 5,000,000 |
| Personal Injury Employer's Liability | \$ 5,000,000 |
| Tenants' Legal | \$ 250,000 |
| Property Damage Ded | \$ 1,000 |
| Bodily Injury | \$ 1,000 |

THIS CERTIFICATE IS SUBJECT TO ALL THE TERMS, CONDITIONS, AND LIMITATIONS OF THE
MASTER POLICY AS THEY NOW EXIST, OR MAY HEREAFTER BE ENDORSED

ST PAUL FIRE & MARINE INSURANCE COMPANY
Broker, LMS PROLINK OF ONTARIO

THIS POLICY DOES NOT CONTAIN
A CLAUSES WHICH LIMITS
THE AMOUNT PAID



per

Authorized Representative

Date: October 21, 2002