

COMMERCIAL GENERAL LIABILITY PROTECTION ENDORSEMENT #1

Your Commercial General Liability Protection - Canada is changed.

HOW YOUR COVERAGE IS CHANGED

The following is added to the Exclusions - What This Agreement Won't Cover section. This change excludes coverage.

We won't cover bodily injury, property damage or medical expenses that result from:

- power boat racing;
- keel boat races;
- water skiing;
- fireworks displays; or
- liquor liability where liquor is sold or included in the event entry cost.

OTHER TERMS

All other terms of your policy remain the same.

Premium Change Which Is Due Now

Additional Premium \$

Returned Premium \$

If issued after the date your policy begins, these spaces must be completed and our representative must sign below.

Policy issued to
**Canadian Coalition of Provincial
Cottage Associations Inc.**

Authorized representative
LMS Proflink Ltd.

Coverage takes effect

Policy Number

March 31, 2000

ONPKG0030617

INJURY TO VOLUNTEER FIREFIGHTERS EXCLUSION ENDORSEMENT

This endorsement changes your Commercial General Liability Protection.

How Coverage is Changed

The following is added to the Exclusions – What This Agreement Won't Cover section. This change excludes coverage.

Injury to volunteer firefighters. We won't cover bodily injury or personal injury to any volunteer firefighter that results from their duties as volunteer firefighters for you or anyone else.

Volunteer firefighter includes a first aid, rescue squad or ambulance corps volunteer.

Other Terms

All other terms of your policy remain the same.

**Volunteer Workers Endorsement –
Additional Protected Persons**

**This endorsement changes your Commercial
General Liability Protection**

How Coverage is Changed

The following is added to the *Who is Protected Under This Agreement* section. This change Adds certain protected persons and limits their Protection.

Volunteer workers: Your volunteer workers are Protected persons. But only for covered injury Or damage that happens or is committed while They're acting:

- at your direction; and
- within the scope of their duties

However, your volunteer workers aren't protected persons for:

- Bodily injury to a co-volunteer, your employee, You or any protected partner or co-venturer.
- Damage to property owned, rented, leased, occupied, used or controlled by a co-volunteer, your employee, you, or any protected partner or co-venturer.

Other Terms

All other terms of y our policy remain the same.

PHYSICAL ABUSE EXCLUSION ENDORSEMENT

This endorsement changes your Commercial General Liability Protection.

How Your Coverage Is Changed

The following is added to the Exclusions - Claims We Won't Cover section. This change reduces coverage.

Physical abuse. We won't cover any claim resulting from the physical abuse of any person by you, your employees or volunteer workers.

Other Terms

All other terms of your policy remain the same.

SEXUAL ABUSE LIMITATION ENDORSEMENT

This endorsement changes your Commercial General Liability Protection.

How Your Coverage is Changed

There are two changes which are explained below.

1. The following is added to the Limits Of Coverage section. This change limits coverage.

Sexual abuse limits. The Sexual abuse limits and participation percentage shown in the Coverage Summary and the information contained in this section fix the most we'll pay for covered injury that results from the sexual abuse of one or more persons regardless of the number of:

- protected persons;
- claims made or suits brought; or
- persons or organizations making claims or bringing suits.

Sexual abuse means physical, mental or moral harassment or assault of a sexual nature against any person.

Each person limit. This is the most we'll pay for all covered injury that results from all sexual abuse of any one person by your employees or volunteer workers in each policy year.

Total limit. This is the most we'll pay for all covered injury that results from all sexual abuse of all persons by your employees or volunteer workers in each policy year. If no amount is shown for this limit, we'll consider it to be the same as the Each person limit.

Participation percentage. This is the percentage you'll have to pay of each covered claim. We'll pay the rest, up to the limit of coverage that applies. For example:

Your participation percentage is 15% and the limit of coverage is \$20,000. This means we'll pay 85% of a covered claim, but not more than \$20,000. So if the judgment or settlement is \$5,000 we'll pay \$4,250. But if the judgment or settlement is \$100,000, we won't pay more than \$20,000.

In settling a claim, we may pay your portion of it. If we do, you or other protected persons agree to repay us as soon as we notify you of the settlement.

Policy year means the policy period shown in the Introduction when the policy period is one year or less. But when the policy period is longer than one year, it means each consecutive annual period, and the remaining period if any, that the policy is in effect, starting with the date the policy begins.

How the Sexual abuse limits of coverage apply to an extension of the policy period.

If the original policy period shown in the introduction is extended for less than 12 months, each extended period will be considered part of the last policy year. For example:

Your policy period is for three years. During the last policy year you request a three month extension. We agree. As a result, your last policy year becomes 15 months. It will be subject to the same limits of coverage that applied when the policy year was 12 months.

2. The following is added to the Exclusions – What This Agreement Won't Cover section. This change excludes coverage.

Sexual abuse. We won't protect anyone who:

- personally participated in committing any sexual abuse; or
- remained passive after having personal knowledge of any sexual abuse.

Other Terms

All other terms of your policy remain the same.

SEXUAL ABUSE EXCLUSION ENDORSEMENT

This endorsement changes your Commercial General Liability Protection.

How Coverage is Changed

The following is added to the Exclusions - What This Agreement Won't Cover section. This change excludes coverage.

Sexual abuse. We won't cover any claim or suit that results from any sexual abuse of any person by you, your employees or volunteer workers.

Sexual abuse means physical, mental or moral harassment or assault of a sexual nature against any person.

Other Terms

All other terms of your policy remain the same.

The CORE Property Protection

CHANGE ENDORSEMENT #

Premium for this change: Included Additional Premium Return Premium

What Has Changed

1. The United Kingdom Terrorism exclusion contained in the EXCLUSIONS – WHAT WE WILL NOT COVER section of your CORE Property Protection agreement is deleted in its entirety.
2. The Terrorism exclusion described below is added to your CORE Property Protection agreement.

EXCLUSIONS – WHAT WE WILL NOT COVER

Terrorism

We will not cover loss or damage caused directly or indirectly, in whole or in part, by terrorism.

Nor will we cover loss or damage caused directly or indirectly, in whole or in part, by any activity or decision of a government agency or other entity to prevent, respond to or terminate terrorism.

Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

Terrorism means an ideologically motivated unlawful act or acts, including but not limited to the use of violence or force or threat of violence or force committed by or on behalf of any group(s), organization(s) or government(s) for the purpose of influencing any government and/or instilling fear in the public or a section of the public.

3. The exceptions described below apply to the Terrorism exclusion.

EXCEPTIONS TO EXCLUSIONS

Terrorism

We will cover resulting loss or damage to covered property at any insured location in Canada caused directly by fire, but only to the extent that we are required by applicable insurance legislation to cover such resulting loss or damage.

This exclusion exception does not apply to loss caused by delay, loss of market, loss of use, loss of income or any indirect loss that may be otherwise included in or added to this agreement.

Other Items

All other items of your CORE Property Protection agreement remain the same.

Broker Name and Address:

First Named Insured:

Effective date:

Policy Number: