

## COMMERCIAL GENERAL LIABILITY EVIDENCE OF INSURANCE

THIS DOCUMENT (EVIDENCE OF INSURANCE) IS ISSUED AS NOTICE OF INSURANCE FOR INFORMATION ONLY. IT DOES NOT CONSTITUTE A LEGAL CONTRACT OF INSURANCE. THE MASTER POLICY AND THE APPLICATION OF THE INSURED MEMBER, IF ANY, FORM THE ENTIRE CONTRACT. THIS EVIDENCE IS FURNISHED IN ACCORDANCE WITH, AND IN ALL RESPECTS IS SUBJECT TO, THE TERMS OF THE MASTER POLICY. THIS EVIDENCE REPLACES ANY OTHER EVIDENCE PREVIOUSLY ISSUED COVERING THE INSURANCE DESCRIBED HEREIN.

This document is to notify the Insured Member named below that the following insurance has been effected with certain Underwriters at Lloyd's, London (not incorporated) (the Underwriters) for the policy period specified below under the Master Policy specified below (the Master Policy) issued to the Master Policyholder.

The insurance is provided under the Master Policy and is in accordance with the terms of the Master Policy, a copy of which is attached hereto. The original Master Policy may be inspected at the offices of the Master Policyholder (Ontario Federation of All Terrain Vehicle Clubs). The respective names of and proportions underwritten by the Underwriters can be ascertained from the office of the Master Policyholder.

The Underwriters in return for payment of the premium by or on behalf of the Insured Member and subject to the terms, definitions, limits of insurance, exclusions and conditions of the Master Policy agree to provide the insurance as stated in this Evidence of Insurance.

| Evidence No:           | 2019-04  |  |  |
|------------------------|--|--|--|
| Insured Member:        | West Grey ATV Club   |  |  |
| Mailing Address:       | 522 Garafraxa Street   |  |  |
|                        | Durham, ON N0G 1R0   |  |  |
| Underwriters:          | Certain Underwriter's at Lloyd's   |  |  |
| Policy Period:         | From: October 5, 2019 To: October 5, 2020 Both dates from 12:01 am Standard Time at the mailing address of the Insured Member shown above  |  |  |
| Operations:            | All Insured Member day to day activities including social events, fundraising, meetings and other normal activities including the ownership, construction, design, maintenance and use of trails |  |  |
| Notices:               | LSW 1543 Notice Concerning Personal Information  |  |  |
| Express<br>Warranties: |  |  |  |

Endorsements attached to this Evidence of Insurance:

| Limits of Insurance                                |                   |  | Deductible    |
|--|-------------------|--|---------------|
| Each Occurrence Limit:                             | CAD \$ 15,000,000 |  | CAD \$ 1,000  |
| Personal and Advertising Injury<br>Limit:          | CAD \$ 5,000,000  | Any one person or<br>organization            | CAD \$ 1,000  |
| Medical Expenses Limit:                            | CAD \$ 50,000     | Any one person                               | CAD \$ 1,000  |
| General Aggregate Limit:                           | CAD \$ 15,000,000 |  | CAD \$ 1,000  |
| Products-Completed Operations<br>Aggregate limit:  | CAD \$ 15,000,000 |  | CAD \$ 1,000  |
| Tenants' Legal liability Limit:                    | CAD \$ 1,000,000  | Any one premises                             | CAD \$ 1,000  |
| Non Owned Automobile Limit:                        | CAD \$ 5,000,000  | Any 1 loss (exclusive of interests and costs | CAD \$ 1,000  |
| United States of America<br>Jurisdiction Extension | CAD \$ 5,000,000  |  | CAD \$ 10,000 |
| Forest Fire Fighting Expenses                      | CAD \$ 2,000,000  |  | CAD \$ 10,000 |

**Premium:** The premium charged including taxes (if applicable) is subject to a Minimum Earned premium of 25% per month or portion thereof in the event of termination by the Insured Member. Any fee charged is earned in full at inception.

This document is issued as evidence of coverage provided in **Master Policy No. OASIS0165** issued to the Ontario Federation of All Terrain Vehicle Clubs for the Insured Member stated herein who has applied for coverage under and pursuant to said Master Policy.

| Countersigned on:May 12, 2020 | By: Jourt Dossaur         |
|-------------------------------|---------------------------|
|                               | Authorized Representative |

Oasis Outdoor Adventure and Sports Insurance Solutions Inc. are the sole authorized representatives of the Underwriters for this insurance program, and are the only representatives authorized to explain the insurance coverage which is provided under this insurance program.