



#103 8411 200th St, Langley, BC V2Y 0E7  
 Ph: (604) 888-0050, Fax: (604) 888-1008

**SPORTS PLUS INSURANCE**

COMMERCIAL INSURANCE POLICY

POLICY # **SP003717**

Annual Policy Declaration (Renewal)

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

**POLICY DECLARATIONS**

INSURED	POLICY PERIOD
Grey Bruce Ladies Broomball League O/B Jenna McKay 197042 5A Sullivan Conc, RR3 Chatworth ON N0H 1G0	<i>(Standard Time at the address of the Insured)</i> Inception: October 18, 2022 12:01 AM Effective: October 18, 2022 12:01 AM Expiry: October 18, 2023 12:01 AM

**DESCRIPTION OF OPERATIONS**

Activities of the named insured with respect to: Broomball League

**LOCATIONS**

Locations to which this policy applies: All locations used by the Named Insured.

**Broker:** Brokerlink Inc.  
1796 16th Street, Suite C  
Owen Sound ON N4K 5N3  
Broker Number: **3171**

<b>Total Premium</b>	\$1,200
<b>Policy Fees (Non-Refundable)</b>	\$100
<b>Total Owing</b>	<b>\$1,300</b>
Minimum Retained Premium if Policy Cancelled	\$500

In return for the payment of the premium, and subject to all terms of this policy, we agree with you to provide the insurance as stated in this policy. For Purposes of the Insurance Companies Act (Canada), this document was issued in the course of Lloyd's Underwriters' insurance business in Canada.

**Claims: Please report claims to your insurance broker or to [claims@srjm.ca](mailto:claims@srjm.ca), or visit our website at [www.srjm.ca](http://www.srjm.ca)**

Created On: August 19, 2022

Printed On: Aug 19, 2022

**Section 1 - Liability Coverage**

Form	Coverage Description	Reimbursement	Limit	Premiums
OLDA 5603A	Commercial General Liability Wording CGL & E&O			Included
Coverage A	Bodily Injury and Property Damage - per occurrence	\$1,000	\$2,000,000	Included
Coverage A	Products and Completed Operations - aggregate limit	\$1,000	\$2,000,000	Included
Coverage B	Personal Injury & Advertising Injury Liability - per occurrence	\$1,000	\$2,000,000	Included
Coverage C	Medical Expense Limit - per person & per accident	\$0	\$5,000 /per & \$25,000 /acc	Included
Coverage D	Tenants Legal Liability Broad Form	\$1,000	\$250,000	Included
Coverage E	Errors & Omissions Sublimit	\$1,000	\$2,000,000	Included
SPF No. 6	Non-Owned Automobile Liability (any one accident)	\$1,000	\$2,000,000	Included

**Applicable To All Liability Coverage**

Form #		Form #	
IFC33000	Insuring Agreement	5001	Additional Insureds
5002	Molestation Exclusion	5003c	Intent to Injure Exclusion
5006A	Host Liquor Liability Exclusion	5007	Forcible Ejection Exclusion
5008	Reimbursement Clause Endorsement	5290	Policy Territory Endorsement
5045A	USA Exclusion Endorsement	5049	Fungi and Fungal Derivatives Exclusion Endorsement
5051a	Trampoline Activities Exclusion	5052	Total Asbestos Exclusion
5061b	Other Insurance Amendment Endorsement	5090	Policy Disputes
5091	Punitive and Exemplary Damages Exclusion Clause	5156	Additional Insured Certificate Holders
5165	English Language Policy Wording Acknowledgement	5175	Waiver Warranty
5186a	Illegal Substances & Activities Exclusion	5199	Helmet Warranty
LMA5528	Cyber and Data Total Exclusion Endorsement	LMA5396	Communicable Disease Exclusion
NMA1978a	Nuclear Incident Exclusion	NMA2918	War and Terrorism Exclusion Endorsement
OEF98b	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement		

**Applicable To All Coverages Of This Policy**

<b>Form #</b>		<b>Form #</b>	
LMA3100	Sanction Limitation and Exclusion Clause	LSW1542F	Lloyd's Underwriters' Policyholders' Complaint Protocol
LSW1543D	Notice Concerning Personal Information	LSW1565C	Lloyd's Underwriters Code of Consumer Rights & Responsibilities
LMA5096	Several Liability Clause	LSW1001	Several Liability Notice
	Special Risk Disclosure Notice		Special Risk Privacy Policy
	Special Risk Cancellation Form		

**Remarks**

This policy includes Participant Injury Coverage

Total Annual Receipts: \$40,000

**Section 2 - Accident Coverage**

Form	Coverage	Limit	Premium
ACC6000	SRIM Accident Coverage		Included
	Loss of Life, Dismemberment or Loss of Sight (as per table)	\$10,000.00	Included
	Permanent Loss / Disablement	\$20,000.00	Included
	Prosthetic Devices	\$3,000.00	Included
	Blanket Accident Reimbursement	\$10,000.00	Included
	Rehabilitation	\$3,000.00	Included
	Tuition	\$2,000.00	Included
	Special Treatment Travel	\$1,000.00	Included
	Out of Province Medical Accident (inside Canada)	\$10,000.00	Included
	Eyeglass, Contact Lens (Resulting from Injury)	\$100.00	Included
	Emergency Transportation	\$50.00	Included
	Blanket Dental	\$2,000.00	Included
	Future Dental Benefit	\$1,000.00	Included
	Dentures / Bridgework	\$2,000.00	Included
	Fractures	\$500.00	Included
	Babysitting	\$500.00	Included
	Youth Wage Loss	\$1,000.00	Included
	Aggregate Limit Payable for any one Accident	\$2,000,000.00	Included

**Applicable To All Accident Coverage**

**Form #**  
6003 Nuclear Chemical & Biological Terrorism Exclusion  
LSW1540 Statutory Conditions

**Form #**  
6004 Radioactive Contamination Exclusion  
LSW1565C Code of Consumer Rights & Responsibilities

IDENTIFICATION OF INSURER / ACTION AGAINST INSURER

This insurance has been effected in accordance with the authorization granted to the Coverholder by the Underwriting Members of the Syndicates whose definitive numbers and proportions are shown in the Table attached to **Contract No. BB302490q / Unique Market Reference No. B0702BB302490q** (hereinafter referred to as "the Underwriters"). The Underwriters shall be liable hereunder each for his own part and not one for another in proportion to the several sums that each of them has subscribed to the said Agreement.

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 at: Royal Bank Plaza South Tower, 200 Bay Street, Suite 2930, P.O. Box 51 Toronto, Ontario M5J 2J2. In addition Quebec Legal proceedings may be served to: c/o Blake, Cassels & Graydon LLP, One Place Ville Marie, Suite 3000, Montréal, Québec H3B 4N8.

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

NOTICE

Any notice to the Insurer may be validly given to the undersigned. In witness whereof this policy has been signed, as authorized by the Insurer, to SPECIAL RISK INSURANCE MANAGERS LTD., #103-8411 - 200th Street, Langley, BC V2Y 0E7  
TEL: (604) 888-0050 FAX: (604) 888-1008

Countersigned



Authorized Representative

IDENTIFICATION OF INSURER / ACTION AGAINST INSURER

This insurance has been effected in accordance with the authorization granted to the Coverholder by the Underwriting Members of the Syndicates whose definitive numbers and proportions are shown in the Table attached to **Contract No. BB306180q / Unique Market Reference No. B0702BB306180q** (hereinafter referred to as "the Underwriters"). The Underwriters shall be liable hereunder each for his own part and not one for another in proportion to the several sums that each of them has subscribed to the said Agreement.

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 at: Royal Bank Plaza South Tower, 200 Bay Street, Suite 2930, P.O. Box 51 Toronto, Ontario M5J 2J2. In addition Quebec Legal proceedings may be served to: c/o Blake, Cassels & Graydon LLP, One Place Ville Marie, Suite 3000, Montréal, Québec H3B 4N8.

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Countersigned



Authorized Representative

IDENTIFICATION OF INSURER / ACTION AGAINST INSURER

This insurance has been effected in accordance with the authorization granted to the Coverholder by the Underwriting Members of the Syndicates whose definitive numbers and proportions are shown in the Table attached to **Contract No. BB310740q / Unique Market Reference No. B0702BB310740q** (hereinafter referred to as "the Underwriters"). The Underwriters shall be liable hereunder each for his own part and not one for another in proportion to the several sums that each of them has subscribed to the said Agreement.

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 at: Royal Bank Plaza South Tower, 200 Bay Street, Suite 2930, P.O. Box 51 Toronto, Ontario M5J 2J2. In addition Quebec Legal proceedings may be served to: c/o Blake, Cassels & Graydon LLP, One Place Ville Marie, Suite 3000, Montréal, Québec H3B 4N8.

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TEL: (604) 888-0050 FAX: (604) 888-1008

Countersigned



Authorized Representative

IDENTIFICATION OF INSURER

This insurance has been executed in accordance with the authorization granted to the undersigned by HDI Global Specialty SE.

NOTICE

In the event of an occurrence likely to result in a claim under this Insurance, immediate notice should be given to the undersigned.

In witness thereof this policy has been signed, as authorized by the Insurer, by:  
SPECIAL RISK INSURANCE MANAGERS LTD., #103-8411 - 200th Street, Langley, BC V2Y 0E7

Countersigned



Authorized Representative

IDENTIFICATION OF INSURER

This insurance has been executed in accordance with the authorization granted to the undersigned by Trisura Guarantee Insurance Company.

NOTICE

In the event of an occurrence likely to result in a claim under this Insurance, immediate notice should be given to the undersigned.

In witness thereof this policy has been signed, as authorized by the Insurer, by:  
SPECIAL RISK INSURANCE MANAGERS LTD., #103-8411 - 200th Street, Langley, BC V2Y 0E7

Countersigned



Authorized Representative

IDENTIFICATION OF INSURER / ACTION AGAINST INSURER

This insurance has been effected in accordance with the authorization granted to the Coverholder by the Underwriting Members of the Syndicates whose definitive numbers and proportions are shown in the Table attached to Contract No. **Contract No. / Unique Market Reference No.**

**B0713AVNLS2202470** (hereinafter referred to as "the Underwriters"). The Underwriters shall be liable hereunder each for his own part and not one for another in proportion to the several sums that each of them has subscribed to the said Agreement.

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 at: Royal Bank Plaza South Tower, 200 Bay Street, Suite 2930, P.O. Box 51 Toronto, Ontario M5J 2J2. In addition Quebec Legal proceedings may be served to: c/o Blake, Cassels & Graydon LLP, One Place Ville Marie, Suite 3000, Montréal, Québec H3B 4N8.

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

NOTICE

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TEL: (604) 888-0050 FAX: (604) 888-1008

Countersigned



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Authorized Representative

**SUBSCRIPTION FORM**

IN CONSIDERATION OF THE INSURED having or agreed to pay the premium set against the name of each INSURER named in the schedule of subscribing Companies forming part hereof or to INSURERS whose names are substituted therefore or added thereto by endorsement, herein after called "THE INSURERS".

THE INSURERS SEVERALLY AND NOT JOINTLY, each for the proportion or the sum insured and for the Coverages set against its name in the schedule of subscribing companies hereunder, agree with the INSURED named in the Declarations herein to insure as provided and limited in this Policy, its Riders and Endorsements.

The liability of The Insurers individually under this Policy shall be limited to that proportion of the loss payable under this Policy which the sum or proportion set against the name of the Individual Insurer in the schedule of subscribing Companies hereunder, or such other sum proportion as may be substituted therefore by endorsement, bears to the total of the sums respectively set against each item of this Policy and 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 as regards each item of The Schedule the liability of THE INSURERS individually shall be limited to whichever is the least of:

- (a) 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
- (b) 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 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
- (c) That proportion of the limit of insurance provided by The Schedule in respect of the property lost, destroyed or damaged 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 of 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 A 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 such Insurer bears to:

- (a) That percentage, stated in the Co-Insurance Clause, of the actual cash value of the said property at the time of loss, or
- (b) The guaranteed Amount (Stated Amount) of the total insurance stated in the Guaranteed Amount (Stated Amount) Clause, as the case may be.

If the insurance under this Policy is divided into two or more items, the foregoing shall apply to each item separately.

This Policy is subject to the terms and conditions set forth herein together with such terms and conditions as may be endorsed hereon added hereto. No term or condition of this Policy shall be deemed to be waived in whole or in part by THE INSURERS unless the waiver is clearly expressed in writing, signed by the person authorized for that purpose by THE INSURERS.

In Witness Whereof THE INSURERS through their representative(s) duly authorized by them for this purpose have executed and signed this policy.

The Insurer	Lineage Reference	Section	Percent Insured	Total Premium	Endorsement Premium	Signature
Lloyd's Underwriters under Contract No. BB302490q / Unique Market Reference No. B0702BB302490q as arranged by Special Risk Insurance Managers Ltd.	65	Liability	54%	\$324.00	Included	
Lloyd's Underwriters under Contract No. BB306180q / Unique Market Reference No. B0702BB306180q as arranged by Special Risk Insurance Managers Ltd.	A1	Liability	18%	\$108.00	Included	
Lloyd's Underwriters under Contract No. BB310740q / Unique Market Reference No. B0702BB310740q as arranged by Special Risk Insurance Managers Ltd.	AK	Liability	8%	\$48.00	Included	
HDI Global Specialty SE - Canadian Branch, as arranged by Special Risk Insurance Managers Ltd.		Liability	10%	\$60.00	Included	
Trisura Guarantee Insurance Company, as arranged by Special Risk Insurance Managers Ltd.		Liability	10%	\$60.00	Included	



Lloyd's Underwriters under Contract No.  
B0713AVNLS2202470 / Unique Market  
Reference No. B0713AVNLS2202470 as  
arranged by Special Risk Insurance Managers  
Ltd.

Accident 100% \$600.00 Included



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**\$1,200.00**

## CANCELLATION AGREEMENT

(to be filled out and signed in the event of cancellation)

The undersigned Named Insured and Lienholder (if any) hereby acknowledge() that this policy and any renewal Certificate are hereby cancelled and agree(s) that all liability of the insurer thereunder is hereby terminated with respect to loss or damage occurring after the date and time stated below.

_____	AM / PM	_____
Current Date	Time	Effective date of Cancellation
_____	_____	_____
Signature of Insured		Signature of Lienholder

## DISCLOSURE NOTICE UNDER THE FINANCIAL INSTITUTIONS ACT

The Financial Institutions Act requires that the information contained in this Disclosure Notice be provided to the customer in writing at the time of entering into an insurance transaction.

1. **Special Risk Insurance Managers Ltd.** is licensed as a Managing General Agency by the Insurance Council of British Columbia.
2. This transaction is between you and **Underwriters at Lloyd's through Special Risk Insurance Managers Ltd.**
3. In soliciting the transaction described above, the broker is representing **Special Risk Insurance Managers Ltd.** who does business with the insurer.
4. The nature and extent of the insurer interest in **Special Risk Insurance Managers Ltd.** is none.
5. Upon completion of this transaction, the broker will be remunerated by way of commission or fee by **Special Risk Insurance Managers Ltd.**
6. The Financial Institutions Act prohibits the insurer from requiring you to transact additional or other business with the insurer or any other person or corporation as a condition of this transaction.
7. In accordance with the Insurance Companies Act (Canada), this document was issued in the course of Lloyd's Underwriters' insurance business in Canada.

**Insured:** Grey Bruce Ladies Broomball Leag

**Policy:** SP003717

**Date:** October 18, 2022 12:01 AM