



101 - 2685 Queensview Drive Ottawa, ON K2B 8K2  
 T. (613) 722-7798 | 1 (888) 244-6709 | F. (613) 722-7829

**COVER NOTE  
 NO. OTT-21-20098**

In accordance with your instructions, we have bound insurance as follows:

**Commercial Package**

NAMED INSURED:	Air Cadet League of Canada																																																		
MAILING ADDRESS:	1505 Laperriere Avenue, Suite 201 Ottawa, ON K1Z 7T1																																																		
POLICY PERIOD (12:01 am standard time at the mailing address of the Named Insured):	July 1, 2021 to July 1, 2022																																																		
POLICY NO.:	FED06426401																																																		
AMOUNT(S) – LIMIT(S):	<b>Commercial Package</b> Including: Property, Equipment Breakdown, Crime, General Liability, and Non-Owned Automobile Liability																																																		
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**The policy contains a clause which may limit the amount payable**



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Environmental Alternatives	\$50,000
Exhibitions	\$50,000
Expediting Expense	Included
Extra Expense	\$25,000
Civil Authority (Business Interruption)	\$50,000
Fine Arts	Included
Fire Department Charges	\$5,000
Fire Extinguishing Materials	
Furs, Fur Garments, Jewels, Jewellery, Costume Jewellery, Watches, Pearls, Precious and Semi-precious Stones	Included
Glass	\$1,000
Growing Plants, Lawns, Trees, or Shrubs – Any One Item	\$25,000
Growing Plants, Lawns, Trees, or Shrubs – Any One Occurrence	\$10,000
Home Office	\$10,000
Identity Theft	Included
Inflation Protection	\$10,000
Inventory Preparation Expenses	\$50,000
Land and Water Pollution Clean Up – Per Occurrence and Aggregate	Included \$10,000
Liberalization Clause	\$25,000
Lock Replacement Costs	\$1,500,000
Master Key Coverage	\$25,000
Newly Acquired Building(s), Equipment and Stock	Included
Non-Owned Locations	
Pair and Set	\$50,000
Parking Lots, Walkways, Roadways	\$2,500
Personal Property of Officers and Employees – Any One Individual	\$500,000
Professional Fees	\$10,000
Proof of Loss Preparation Costs	\$250,000
Property in Transit	Included
Removal of Insured Property for up to 30 days	Included
Sewer Back-Up	Included
Signs Including Street Clocks, Communication Towers, Antennae, and Satellite Receivers	\$250,000
Temporary or Unnamed Locations	Included
Third Party Vehicles	30 Days
Vacancy	\$50,000
Valuable Papers and Records	\$10,000
Virus and Hacking	
<b>Equipment Breakdown – Limits of Liability</b>	
<b>Location: 1505 Laperriere, Ottawa</b>	\$200,000
Any One Breakdown	
<b>Location: 20 Riedel, Fort McMurray</b>	\$68,000
Any One Breakdown	

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<b>All Locations</b>	Excluded
Production Machinery	
<b>Sub-Limits of Liability</b>	\$100,000
Ammonia Contamination	\$100,000
Brands and Labels	Included
Building By-Laws	\$100,000
Claims Preparation Cost	Included
Cloud Computing Service Interruption	\$25,000
Data Coverage	\$100,000
Debris Removal	30 Days
Denial of Access	150%
Environmental, Safety and Efficiency Improvements	\$250,000
Errors and Omissions	Included
Expediting Expense	\$25,000
Green Coverage	\$100,000
Hazardous Substances	30 Days
Interruption by Civil Authority	\$1,000,000
Newly Acquired Location – 60 Days reporting	\$10,000
Off Premises Transportable Insured Equipment	\$10,000
Public Relations	Included
Service Interruption	\$25,000
Spoilage	
<b>Crime – Limits of Liability</b>	\$50,000
Employee Dishonesty	\$10,000
Money and Securities – Loss Inside the Premises	\$10,000
Money and Securities – Loss Outside the Premises	\$10,000
Money Orders and Counterfeit Paper Currency	\$10,000
Depositors Forgery	\$10,000
Credit Card, Debit Card or Automated Teller Card	\$25,000
Professional Fees	\$10,000
Computer Fraud or Funds Transfer Fraud	
<b>Commercial General Liability – Limits of Liability</b>	\$5,000,000
Bodily Injury and Property Damage – Each Occurrence	\$5,000,000
Personal Injury – Each Occurrence	\$5,000,000
Personal Injury – Annual Aggregate	\$5,000,000
Products Liability and Completed Operations – Annual Aggregate	\$50,000
Medical Expense – Per Person	\$500,000
Medical Expense – Annual Aggregate	\$2,000,000
Tenant's Legal Liability	\$2,000,000

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	Abuse Limited Liability – Any One Occurrence	\$2,000,000
	Abuse Limited Liability – Annual Aggregate	\$250,000
	Fungi and Fungal Derivatives – Any One Occurrence	\$250,000
	Fungi and Fungal Derivatives – Annual Aggregate	\$2,000,000
	Forest Fire Fighting Expense	\$1,000,000
	Employee Benefits Errors & Omissions – Any One Occurrence	
	Employee Benefits Errors & Omissions – Annual Aggregate	\$1,000,000
	Non-Owned Automobile Liability	\$1,000,000
	Legal Liability for Damage to Hired Automobiles	\$50,000
DEDUCTIBLE(S) OR RETENTION(S):	Earthquake	3%
	Flood	\$25,000
	Employee Dishonesty	NIL
	Property Damage	\$5,000
	Tenant's Legal Liability	\$5,000
	Employee Benefits Errors & Omissions	\$5,000
	Legal Liability for Damage to Hired Automobiles	\$5,000
	All Other Losses	\$1,000
PREMIUM:	\$ 53,675	
INSURER(S) / PARTICIPATION %:	Federated Property and Casualty – 100%	
WORDING:	As per Insurer's wordings, coverage and exclusions	

This document contains a summary of the information found in the insurance contract. Coverage is subject to the conditions, limits and exclusions of the contract issued by the Insurer.

This insurance cover note confirms the existence of the insurance contract pending the issuance of your insurance policy.

**BFL CANADA Risk and Insurance Services Inc.**

Signed in Ottawa on July 21, 2021

Per: \_\_\_\_\_

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*Stephanie Smith, Authorized Representative*

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