



1336 SANDHILL DRIVE, UNIT 4, ANCASTER, ONTARIO L9G 4V5
PHONE: 226-318-1744 FAX: 905-648-7399

INSURANCE BINDER

COMMERCIAL GENERAL LIABILITY/PARTICIPANT ACCIDENT

Basic Information	
Named Insured:	Northern Lights 4X4 Trailriders Association o/a OF4WD
Mailing Address:	240-2 Toronto Street Toronto ON M5C 2B5
Policy Period:	May 21, 2020 to May 21, 2021
Policy No.:	E2MS000220
Liability Limits and Deductibles	
Liability Limits:	\$ 5,000,000 Each Occurrence, Bodily Injury and Property Damage Liability \$ 5,000,000 Personal Injury and Advertising Injury Liability \$ 250,000 Tenant's Legal Liability – each location, occupied, leased or rented by insured \$ 25,000 Medical Payments \$ 5,000,000 Non-Owned Automobile Liability
Participant Accident:	\$ 10,000 Accidental Death and Dismemberment
Deductibles:	\$ 1,000 each occurrence Bodily Injury/Property Damage \$ 1,000 property damage-SEF 94 deductible
Operations:	Annual premise and operations for Four Wheel drive association including business and social activities and trail riding. Competitive events included with additional premium.
Coverage Details	
	<ul style="list-style-type: none"> ▪ Property Damage on an Occurrence Basis ▪ Broad Form Property Damage ▪ Blanket Contractual Liability ▪ Personal Injury Liability including Humiliation and Discrimination ▪ Contingent Employer's Liability ▪ Employees as Additional Insureds ▪ Incidental Medical Malpractice ▪ Intentional Injury in Defense of Property ▪ Independent Contractors ▪ Liquor Liability ▪ Forest Fire Fighting Expenses ▪ Cross Liability, Severability of Interest ▪ Injury to Participants ▪ Any person or organization engaged in operating, managing, sanctioning, or sponsoring the covered program or providing the premise for a covered program including officials of the covered program are included as additional insured

Binder of Insurance


Insured: Northern Lights 4X4 Trailriders Association o/a OF4WD

Comprehensive General Liability/Participant Accident

Effective: May 21, 2020 to May 21, 2021

Coverage Details	
	<ul style="list-style-type: none">▪ Any participant, competition vehicle owner and competition vehicle sponsor are included as additional insured▪ Volunteers are included as additional insured▪ Medical professionals added as additional insured, subject to \$300,000 limit of liability per occurrence/per aggregate▪ Errors and Omissions, , subject to \$2,000,000 limit of liability per occurrence/per aggregate \$2,500 deductible▪ Participant property damage legal expenses, subject to a limit of liability of \$100,000 per occurrence/per aggregate, \$2,500 deductible.
	<p>Exclusions:</p> <ul style="list-style-type: none">▪ Events or activities not scheduled or not usual to your business▪ Fireworks and concerts▪ Amusement devices (mechanically operated)▪ Intended or expected injury to others▪ Any obligation of the insured for a workers compensation, disability benefits or unemployment compensation law or similar law▪ Bodily injury to an employee of the insured arising out of and in the course of employment of the insured▪ Employment related practices, sexual harassment and discrimination▪ Bodily injury to any person in a restricted area from whom you have not obtained a valid waiver and release and waiver unless by inadvertent error▪ Bodily injury or property damage arising out of the ownership, use or operation by or on behalf of the insured of any automobile other than competition vehicles or official vehicles during a covered program while on the premises▪ Watercraft, Aircraft, Air cushion vehicles▪ Property damage to property you own, property you sell or give away, property in your care, custody and control▪ Property damage to property owned, leased to, rented to or used by any participant or employee when in the restricted area▪ Limited pollution▪ Nuclear liability, war and terrorism, asbestos▪ Exemplary and/or Punitive Damages Exclusion

The coverage above as presented is only a summary and is subject to the detailed terms, provisions and conditions of the policy to which it pertains.

Insurer	Premium	Signature
Liability/Participant Accident <i>Everest Insurance Company of Canada</i>	 See below	 Authorized Representative

Binding in effect until the delivery of the respective policy at the office of StoneRidge Specialty Insurance
May 20, 2020