



EVEREST

EVEREST INSURANCE COMPANY OF CANADA
PREMIERE INSURANCE UNDERWRITING SERVICES

MOTORSPORTS BUSINESS POLICY

130 KING ST. WEST, SUITE 2620, TORONTO, ONTARIO M5X 1C9

Name and Address of Insured

Northern Lights 4X4 Trailriders Association o/a OF4WD
240-2 Toronto Street
Toronto, ON
M5C 2B5

Producer:

StoneRidge Specialty Insurance
1336 Sandhill Drive Unit 4
Ancaster, Ontario L9G 4V5

Policy Period: From: May 21, 2017 To: May 21, 2018
12:01 A.M. Local Time at the Address of the Named Insured

Policy Number: E2MS000220
New/Renewal/Replacing: Renewal

DECLARATIONS

Insurance is afforded only with respect to those coverages specified or in schedules incorporated herein:

Division I	Property and Equipment Breakdown	NOT COVERED
Division II	Business Income	NOT COVERED
Division III	Inland Marine	NOT COVERED
Division IV	Automobile Insurance is provided only to the extent shown in the Certificate of Automobile insurance attached to the policy.	NOT COVERED
Division V	Non-owned Automobile	INCLUDED
Division VI	Commercial General Liability	\$5,400
Division VII	Crime	NOT COVERED
Division VIII	Participant Accident	\$150

Deposit Premium: \$5,550

In return for the payment of the premium, Everest Insurance Company of Canada agrees with the Named Insured to provide the insurance afforded by this policy. Everest Insurance Company of Canada has executed this policy, but it is valid only if countersigned by our authorized representative.

In witness whereof, this company has executed and attested those present; but this policy shall not be valid unless countersigned by a duly authorized representative of the Company, Everest Insurance Company of Canada.

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

Authorized Representative
Everest Insurance Company of Canada

May 21, 2017

Countersignature Date

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE.

DIVISION V

SCHEDULE OF COVERAGES - NON-OWNED AUTOMOBILE

NON OWNED AUTOMOBILE INSURANCE
LIMIT OF LIABILITY:

\$5,000,000

(any one accident)

Forms:

Non-Owned Automobile Insurance – EC LDA5001 (Ed02/11)

Endorsements:

DIVISION VIII

SCHEDULE OF COVERAGES – PARTICIPANT ACCIDENT

1. Limits of Liability:

Participant Accident:

Accidental Death and Dismemberment:	\$10,000	
Accident Medical/Hospital Expenses: (Not applicable on Motorcycle and Snowmobile)	Not Applicable	(Any One Accident)
Accident Dental Expenses:	Not Applicable	(Any One Accident)
Weekly Accident Indemnity	Not Applicable	
Aggregate Limit of Indemnity:	\$1,000,000	

Volunteer Accident:

Accidental Death and Dismemberment:	Not Applicable.	
Accident Medical/Hospital Expenses:	Not Applicable.	(Any One Accident)
Accident Dental Expenses:	Not Applicable.	(Any One Accident)
Weekly Accident Indemnity	Not Applicable.	x 52 Weeks
Reimbursement for Licensed Physiotherapist	Not Applicable.	(Any One Accident)
	Not Applicable.	(Aggregate)
Reimbursement for Licensed Chiropractor	Not Applicable.	(Any One Accident)
	Not Applicable.	(Aggregate)
Reimbursement for Rental of Wheelchair	Not Applicable.	(Any One Accident)
Aggregate Limit of Indemnity:	Not Applicable.	

2. Schedule of Deductibles: Participant Accident Medical/Hospital Expenses: Nil
Weekly Accident Indemnity – 7 Day Waiting Period

3. Schedule of Riders and Endorsements: Motorsports Participant Accident Wording - EC PA2000 (Ed 03/14)

MS-002

POLICY NUMBER: E2MS000220

Commercial General Liability

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL ADDITIONAL INSURED ENDORSEMENT (Ed03/14)

**This endorsement modifies Insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE PART**

Endorsement effective: **May 21, 2017**
at 12:01 A.M. standard time

Named Insured: **Northern Lights 4X4 Trailriders** Countersigned by:
Association o/a OF4WD



(Authorized Representative)

WHO IS AN INSURED (Part II) is amended to include as an additional insured the person or organization shown in the schedule below but only with respect to liability arising out of the Insured's operations or premises owned by or rented to the Insured.

SCHEDULE

Name of Person or Organization:

- a. Any person or organization engaged in operating, managing, sanctioning, or sponsoring the "covered program", or providing the "premises" for a "covered program", including officials of the "covered program".
- b. Any "participant", "competition vehicle" owner and "competition vehicle" sponsor.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.



MS-004

POLICY NUMBER: **E2MS000220**

Commercial General Liability

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – MEDICAL PROFESSIONAL EMPLOYEES AND VOLUNTEER WORKERS (Ed03/14)

**This endorsement modifies Insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE PART**

Endorsement effective: **May 21, 2017**
at 12:01 A.M. standard time

Named Insured: **Northern Lights 4X4 Trailriders** Countersigned by:
Association o/a OF4WD

(Authorized Representative)

WHO IS AN INSURED (Part II) is amended to include as an additional Insured any of the Insured's "employee"s or "volunteer workers" working on the Insured's behalf who are physicians, surgeons, nurses, emergency medical technicians, paramedics, trainers, ambulance drivers or attendants.

It is understood and agreed that, with respect to Part II – Who is an Insured, Section 2)a.(1)(d). is deleted in its entirety. However, "bodily injury" or "personal and advertising injury" arising out of providing or failing to provide professional health care services to limited as follows:

\$ 300,000 Limit of Liability per Claim
\$ 300,000 Limit of Liability Aggregate

These limits are included in, and are not in addition to, the limits shown in the Declarations of this Policy.

If other valid and collectible insurance with any other insurer, including any formal self-insured retention program, is available to the Insured covering a loss also covered by this endorsement, other than insurance that is in excess of the insurance afforded by this Policy, the insurance afforded by this endorsement shall be in excess of, and shall not contribute with, such other insurance. Nothing herein shall be construed to make this Policy subject to the terms, conditions and limitations of other insurance.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

MS-005

POLICY NUMBER: E2MS000220

Commercial General Liability

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ERRORS AND OMISSIONS LIABILITY (Ed03/14)

**This endorsement modifies Insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE PART**

Endorsement effective: **May 21, 2017**
at 12:01 A.M. standard time

Named Insured: **Northern Lights 4X4 Trailriders** Countersigned by:
Association o/a OF4WD



(Authorized Representative)

COVERAGE E – ERRORS AND OMISSIONS LIABILITY

1. INSURING AGREEMENT

- a. The Insurer will pay those sums that the Insured becomes legally obligated to pay as “compensatory damages” because of a “Wrongful Act”, to which this insurance applies. No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under SUPPLEMENTARY PAYMENTS – COVERAGES A, B, D and E. The Insurer will have the right and duty to defend any “action” seeking those damages. But:
 - 1) The amount the Insurer will pay for damages is limited as described in Section III – LIMITS OF INSURANCE;
 - 2) The Insurer may investigate and settle any claim or “action” at its discretion; and
 - 3) The Insurer’s right and duty to defend end when it have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A, B, D or E, or medical expenses under Coverage C.
- b. This insurance applies to “wrongful act” only:
 - 1) Committed in the “coverage territory” during the policy period; and
 - 2) Arising out of the conduct of the Named Insured’s operations.

2. EXCLUSIONS

This insurance does not apply to:

- a. “Bodily Injury”, “Personal and Advertising Injury” or “Property Damage”;

MS-005

- b. Any Insured gaining in fact any personal profit or advantage to which it was not legally entitled;
- a. Acts of fraud or dishonesty;
- b. Any failure or omission on the Named Insured's part to effect and maintain insurance;
- c. Asbestos – see Common Exclusions;
- d. Fungi and Fungal Derivatives – see Common Exclusions;
- e. Nuclear Liability – see Common Exclusions;
- h. Pollution – see Common Exclusions;
- i. Professional Liability – see Common Exclusions;
- j. Terrorism – see Common Exclusions;
- k. War Risks – see Common Exclusions.

3. This endorsement modifies insurance provided under the Commercial General Liability Form as follows:

Limits of Insurance (Part III)

Each Occurrence Limit: \$100,000
Aggregate Limit: \$100,000

Deductible: \$2,500

Definitions: “Wrongful Act” means:

Any error, misstatement, misleading statement, act, omission, neglect or breach of duty committed, attempted, or allegedly committed or attempted by an organization or an Insured individually or otherwise in their Insured Capacity or any manner claimed against such Insured Person solely by reason of serving in such Insured Capacity.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

MS-007

POLICY NUMBER: **E2MS000220**

Commercial General Liability

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EMPLOYEE BENEFITS LIABILITY COVERAGE (Ed03/14)

**This endorsement modifies Insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE PART**

Endorsement effective: **May 21, 2017**
at 12:01 A.M. standard time

Named Insured: **Northern Lights 4X4 Trailriders** Countersigned by:
Association o/a OF4WD



(Authorized Representative)

This policy, subject to all of its terms and conditions not in conflict with the special provisions of this endorsement, is hereby extended to include the following:

The Insurer, under this Employee Benefits Liability Coverage shall not be liable for more than:

\$ 50,000 Limit of Liability per Claim
\$ 100,000 Limit of Liability Aggregate

The Insurer will pay those sums that the Insured becomes legally obligated to pay as "compensatory damages" to any "employee" or former "employee" or the heirs, beneficiaries or legal representatives of either because of any act of negligence, error, mistake or omission of the Insured or others for whom the Insured is legally responsible in the "administration" of "employee benefit programs" of the Insured. Damages arising out of the "administration" of "employee benefit programs" shall be deemed to be caused by an "occurrence".

For the purpose of determining the Limits of Insurance for coverage provided by this endorsement, any act of negligence, error, mistake or omission together with all related acts of negligence, errors, mistakes in the "administration" of these "employee" benefit programs" will be considered one "occurrence."

This insurance applies to any act of negligence, error, mistake or omission which occurs within Canada or the United States of America, its territories or possessions,

1. During the period it is in effect, provided claim is made or action is brought during the policy period, or
2. Prior to its effective date, if the Insured first becomes aware thereof during the policy period and claim is made or "action" is brought during such period.

MS-007

ADDITIONAL EXCLUSIONS

The insurance afforded by this endorsement does not apply to:

1. Any dishonest, fraudulent, criminal or malicious act or omission, libel, slander, discrimination or humiliation;
2. “Bodily injury” to, or sickness, disease or death of any person, including damages for care and loss of services arising therefrom or to injury to or destruction of any tangible property, including the loss of use thereof;
3. Any claim for failure of performance of contract by an Insured;
4. Any claim based upon the Insured’s failure to comply with any workers’ compensation, disability benefits or unemployment compensation law or any similar law;
5. Any claim based upon:
 - a. Failure of any investment program, individual securities or savings program to perform as represented by any Insured;
 - b. Advice given by an Insured in connection with participation in or nonparticipation in stock subscription plans or savings programs;
6. Any claim out of the failure of the Insured or any Insurer, fiduciary, trustee or fiscal agent to perform any of their duties or obligations or to fulfill any of their guarantees with respect to:
 - a. The payment of benefits under “employee benefit programs”, or
 - b. The providing, handling or investment of funds related thereto;
7. Any claim based on the liability of others which is assumed by the Insured under a contract or agreement;
8. Any claim resulting from personal profit or advantage gained by the Insured without the legal right to the gain;
9. Any claim for the return of compensation paid to the Insured if a court determines that the payment was illegal;
10. The liability of any insured for taxes, fines or penalties imposed by law;
11. Any claim for benefits that are lawfully paid or payable to a beneficiary from the funds of an “employee” benefit program”;
12. Any claim that results from not having adequate insurance or bonds to protect the assets of an “employee” benefit program”.

MS-007

LIMITS OF INSURANCE

The Limit of Insurance, Each Occurrence Limit stated in The Schedule is the most the Insurer will pay for damages because of any act of negligence, error, mistake or omission in the “administration” of “employee” benefit programs” arising out of any “occurrence” regardless of the number of:

1. Insureds;
2. Claims made or “actions” brought; or
3. Persons or organizations making claims or bringing “actions”.

The Insurer’s obligation under Employee Benefits Liability Coverage to pay damages on the Insured’s behalf applies only to the amount of “compensatory damages” in excess of any deductible amount, if any, stated in the Schedule applicable to the coverage, and the limits of insurance applicable to “each occurrence” will be reduced by the amount of such deductible.

ADDITIONAL DEFINITIONS

1. Employee Benefit Programs

The term “Employee Benefit Program” shall mean group life insurance, group accident or health insurance, profit sharing plans, pension plans, employee stock subscription plans, travel, savings or vacation plans and, except as respects the insurance afforded hereunder to “employees” shall also include workers’ compensation insurance, unemployment compensation insurance and disability benefits insurance.

2. Administration

The unqualified word “administration”, whenever used, shall mean the following:

- a. Counseling “employees” with respect to “employee benefit programs”;
- b. Interpretations relative to “employee benefit programs”;
- c. Record-keeping in connection with “employee benefit programs”;
- d. Enrollment, termination or cancellation of “employees” under “employee benefit programs”.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

MS-008

POLICY NUMBER: **E2MS000220**

Commercial General Liability

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FIREWORKS EVENT ENDORSEMENT (Ed03/14)

**This endorsement modifies Insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE PART**

Endorsement effective: **May 21, 2017**
at 12:01 A.M. standard time

Named Insured: **Northern Lights 4X4 Trailriders** Countersigned by:
Association o/a OF4WD



(Authorized Representative)

1. This insurance does not apply to “bodily injury”, “property damage”, or “personal and advertising injury” arising out of fireworks, except with respect to “covered programs”.
2. For purposes of this endorsement, the following are added to Part IV - Commercial General Liability Conditions:
 - a. The following is added to Section 9. Other Insurance, b. Excess Insurance (1):
 - (d) That is insurance which provides coverage for fireworks covered by this endorsement.
 - b. The Insured must endeavor to see to it that:
 - (1) The entity or person performing the fireworks has and maintains valid and collectible commercial general liability insurance that covers fireworks covered by this endorsement in the amount of at least \$1,000,000; and
 - (2) The Insured is named as an additional insured on all liability insurance issued to the entity or person performing the fireworks.

For purposes of this endorsement, fireworks means any display of explosive or burning devices, material, or pyrotechnics. Fireworks does not include:

- a) The firing of an explosive commonly used to start an event; or
- b) Flashboxes, which are induced electronically in a cylinder with no projectile, wadding, or wrapping.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

MS-009

POLICY NUMBER: E2MS000220

Commercial General Liability

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SUSPENSION OF COVERAGE ENDORSEMENT (Ed03/14)

**This endorsement modifies Insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE PART**

Endorsement effective: **May 21, 2017**
at 12:01 A.M. standard time

Named Insured: **Northern Lights 4X4 Trailriders** Countersigned by:
Association o/a OF4WD



(Authorized Representative)

The following is added to Part IV - Commercial General Liability Conditions:

Suspension of Coverage:

The Insurer may immediately suspend coverage for any event, activity or condition which does not meet its underwriting requirements. The Insurer will immediately communicate such suspension to the Insured or any of its authorized representatives. If suspension is due to a specific and isolated event, activity or condition which does not affect the entire premises or operations, the suspension will apply only to that specific and isolated event, activity, or condition. This policy will not apply to "bodily injury", "property damage", or "personal and advertising injury" arising from any event, activity, or condition that is suspended.

If the Insurer suspends coverage, it will provide notice to the Insured at its last known address. The Insurer will also provide notice to each additional insured at its last known address. Notice will include:

- a. The date and time of the suspension;
- b. The premises or operation suspended; and
- c. The underwriting requirements not met which resulted in suspension.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

MS-010

POLICY NUMBER: **E2MS000220**

Commercial General Liability

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PARTICIPANT'S PROPERTY DAMAGE LEGAL EXPENSES (Ed03/14)

**This endorsement modifies Insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE PART**

Endorsement effective: **May 21, 2017**
at 12:01 A.M. standard time

Named Insured: **Northern Lights 4X4 Trailriders** Countersigned by:
Association o/a OF4WD



(Authorized Representative)

The Insurer will indemnify the Insured for ninety per cent (90%) of the actual costs of claim investigation and legal defense for claims or "actions" brought against the Insured alleging damage to the property of "participants". In no event however, shall the Insurer be obligated under the provisions of this endorsement to pay more than \$100,000. during the period of this policy. A deductible of \$2,500. shall apply per claim.

EXCLUSIONS:

There shall be no indemnity under the provisions of this endorsement for:

1. Property owned by, used by, rented to, loaned to or which is for any purpose within the Insured's custody; or
2. Property owned by, used by, rented to or loaned to any person who is not a "participant" in a "covered program" at the "premises" covered by this policy.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

MS-011

POLICY NUMBER: **E2MS000220**

Commercial General Liability

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TEMPORARY CIRCUIT - ADDITIONAL CONDITIONS (Ed03/14)

**This endorsement modifies Insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE PART**

Endorsement effective: **May 21, 2017**
at 12:01 A.M. standard time

Named Insured: **Northern Lights 4X4 Trailriders Association o/a OF4WD** Countersigned by:



(Authorized Representative)

The following is added to Part IV - Commercial General Liability Conditions:

Inspection and Surveys:

With respect to "covered programs" as defined in this policy, the Insurer shall have the right to enter the "premises" for survey of the competition course and physically examine the "premises". The Insurer shall make such physical examination for inspection on or before **May 21, 2017**, for acceptance prior to the effective date of the coverage for which this endorsement is written. Inspection may be made every day prior to any activities to determine compliance with underwriting criteria.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED

MS-013

POLICY NUMBER: E2MS000220

Commercial General Liability

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TEMPORARY AMBULANCE COVERAGE ENDORSEMENT(Ed03/14)

**This endorsement modifies Insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE PART**

Endorsement effective: **May 21, 2017**
at 12:01 A.M. standard time

Named Insured: **Northern Lights 4X4 Trailriders** Countersigned by:
Association o/a OF4WD



(Authorized Representative)

The following is added to Part I - Coverages, Coverage A (Bodily Injury and Property Damage Liability), Section 2 (Exclusions), Exclusion e.:

This Exclusion e does not apply to any vehicle while, at the Insured's request, is being used as a temporary ambulance during a "covered program" traveling over a normal route from the "premises" to a hospital or returning directly to the "premises". Temporary ambulance means any vehicle which is temporarily used as an ambulance.

It is also understood and agreed that with respect to Part II - Who is an Insured, the following is added:

For purposes of this endorsement, the registered owner or driver of any temporary ambulance with respect to liability arising out of the Insured's "premises" or operations performed by the Insured or on the Insured's behalf.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

MS-014

POLICY NUMBER: **E2MS000220**

Commercial General Liability

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED - LESSOR OF LEASED EQUIPMENT (Ed03/14)

**This endorsement modifies insurance provided under the following
COMMERCIAL GENERAL LIABILITY COVERAGE PART**

Endorsement effective: **May 21, 2017**
at 12:01 A.M. standard time

Named Insured: **Northern Lights 4X4 Trailriders** Countersigned by:
Association o/a OF4WD



(Authorized Representative)

SCHEDULE

Name of Person or Organization	Premium
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(if no entry appears above, the information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

Part II - WHO IS AN INSURED is amended to include as an additional insured the person(s) or organization(s) shown in the schedule, but only with respect to their liability arising out of the maintenance, operation or use by the Insured of equipment leased to the Insured by such person(s) or organization(s), subject to the following additional exclusions:

This insurance does not apply to:

1. Any "occurrence" which takes place after the equipment lease expires;
2. To "bodily injury" or "property damage" arising out of the sole negligence of the person or organization shown in the Schedule.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

MS-015

POLICY NUMBER: **E2MS000220**

Commercial General Liability

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – VENDORS (Ed03/14)

**This endorsement modifies insurance provided under the following
COMMERCIAL GENERAL LIABILITY COVERAGE PART**

Endorsement effective: **May 21, 2017**
at 12:01 A.M. standard time

Named Insured: **Northern Lights 4X4 Trailriders** Countersigned by:
Association o/a OF4WD



(Authorized Representative)

Part II - WHO IS AN INSURED is amended to include as an Insured any person or organization (referred to below as “vendor”) under the heading “Additional Interest - Vendors”, but only with respect to “bodily injury” or “property damage” arising out of “the Named Insured’s products” under the heading “Additional Interest - Vendors” which are distributed or sold in regular course of the vendor’s business, subject to the following additional provisions:

1. The insurance afforded the vendor does not apply to:
 - a. “Bodily injury” or “property damage” for which the vendor is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages that the vendor would have in the absence of the contract or agreement;
 - b. Any express warranty unauthorized by the Insured;
 - c. Any physical or chemical change in the product made intentionally by the vendor;
 - d. Repackaging, unless unpacked solely for the purpose of inspection, demonstration, testing, or the substitution of parts under instructions from the manufacturer, and then repackaged in the original container;
 - e. Any failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products;
 - f. Demonstration, installation, servicing or repair operations, except such operations performed at the vendor’s premises in connection with the sale of the product;
 - g. Products which, after distribution or sale by the Insured, have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor.
2. This insurance does not apply to any insured person or organization, from whom the Insured has acquired such products, or any ingredient, part or container, entering into, accompanying or containing such products.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

MS-016

POLICY NUMBER: E2MS000220

Commercial General Liability

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PREMIUM REFUNDS FOR EVENT CANCELLATION (Ed03/14)

**This endorsement modifies Insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE PART**

Endorsement effective: May 21, 2017
at 12:01 A.M. standard time

Named Insured: Northern Lights 4X4 Trailriders Association o/a OF4WD **Countersigned by:**



(Authorized Representative)

With respect to Part IV - Commercial General Liability Conditions, the following is added:

Premium Refunds for Event Cancellation:

In the event a "covered program" is completely canceled for any reason and no "participants" or spectators have been admitted to the "premises" or no "competition vehicles" have been on the track, NO premium will be charged for the "covered program". Any premium received will be applied to future "covered programs" and no coverage is provided for the canceled event.

If a "covered program" is canceled for any reason, including adverse weather conditions, after any "participants" or spectators have been admitted to the "premises" and/or any "competition vehicles" have been on the track for any reason, 25% of the premium for said program will be retained by the Insurer.

In the event more than one-half of the "covered program" has been run before being canceled, or, if the spectators' rain checks are not honored at any other race date, 100% of the premium will be retained by the Insurer.

Written notice is required within 48 hours of cancellation of the "covered program" for this provision to apply.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

MS-017

POLICY NUMBER: **E2MS000220**

Commercial General Liability

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FIRE SUPPRESSION COSTS AND EXPENSES ENDORSEMENT (Ed03/14)

**This endorsement modifies Insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE PART**

Endorsement effective: **May 21, 2017**
at 12:01 A.M. standard time

Named Insured: **Northern Lights 4X4 Trailriders** Countersigned by:
Association o/a OF4WD



(Authorized Representative)

I. INSURING AGREEMENT

The Insurer will pay for “fire suppression costs and expenses” that the Insured becomes legally obligated to pay under a forest fire prevention act or any other similar legislation enacted in any Province of Canada.

The Insurer has no obligation or duty to defend against any claim or “action” covered by this endorsement.

II. EXCLUSIONS

This insurance does not apply to:

a. Aircraft, Auto or Watercraft

Any loss, cost or expense arising out of the ownership, maintenance, use or entrustment to others of any “aircraft”, “automobile” or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and “loading or unloading”.

This exclusion does not apply to a watercraft the Insured does not own that is less than 8 metres; nor to “competition vehicles” or “official vehicles” during a “covered program” while on “premises”.

b. Pollution

Any loss, cost or expense arising out of any:

a) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, “pollutants”; or

MS-017

b) Claim or “action” by or on behalf of a governmental authority for “compensatory damages” because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, “pollutants”.

C. Fines and Penalties

Any non-compensatory amounts, including but not limited to punitive, exemplary or multiplication of damages, fines, taxes or penalties, in whatever form assessed.

III. This endorsement modifies insurance provided under the Commercial General Liability Form as follows:

Limits of Insurance (Part III)

Each Occurrence Limit:	\$1,000,000
Aggregate Limit:	\$1,000,000
Deductible:	\$ 2,500

With respect to Part V – Definitions, the following is added:

“Fire suppression costs and expenses” means all costs or expenses incurred while endeavoring to control or extinguish any fire.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

MS-019

POLICY NUMBER: E2MS000220

Commercial General Liability

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NOTIFICATION (Ed03/14)

**This endorsement modifies Insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE PART**

Endorsement effective: **May 21, 2017**
at 12:01 A.M. standard time

Named Insured: **Northern Lights 4X4 Trailriders** Countersigned by:
Association o/a OF4WD



(Authorized Representative)

This policy does not apply to “bodily injury”, “property damage” or “personal and advertising injury” arising out of an event, activity or condition on premises if such event, activity or condition:

- (1) Was not provided to the Insurer as a scheduled event, activity or condition during this policy period or the previous annual policy period; or
- (2) Is not usual or customary to the Insured’s premises or operations; or
- (3) Is one which the Insurer determines requires additional information for underwriting evaluation.

With respect to Part IV – Conditions, the following is added:

With respect to any event, activity or condition stated above, you shall provide prompt notice to the Insurer at the following address:

StoneRidge Specialty Insurance
1336 Sandhill Drive, Unit 4
Ancaster, Ontario L9G 4V5

On receipt of such prompt notice, the Insurer will evaluate the event, activity or condition for underwriting purposes. If the Insurer decides to insure the event, activity or condition, it may charge an additional premium.

For purposes of this condition, prompt notice means written correspondence received by the Insurer within 7 business days prior to the event, activity or condition that provides all necessary information regarding the event, activity or condition. Such notice shall include, without limitation: (1) the nature of the event, activity or condition; (2) the proposed date, and (3) specific safety precautions.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

MS-020

POLICY NUMBER: E2MS000220

Commercial General Liability

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LEGAL LIABILITY FOR DAMAGE TO HIRED AUTOMOBILES ENDORSEMENT (Ed03/14)

**This Endorsement modifies insurance provided under the following
COMMERCIAL GENERAL LIABILITY COVERAGE PART**

Endorsement effective: **May 21, 2017**
at 12:01 A.M. standard time

Named Insured: **Northern Lights 4X4 Trailriders Association o/a OF4WD** Countersigned by:



(Authorized Representative)

NON-OWNED AUTOMOBILE INSURANCE

SECTION B – LEGAL LIABILITY FOR DAMAGE TO HIRED AUTOMOBILES (EXCLUDING GO-KARTS)

The Insurer agrees to indemnify the Insured against the liability imposed by law upon the Insured or assumed by the Insured under any contract or agreement for loss of damage arising from the care, custody or control of automobiles hired or leased from others with or without drivers, used under the control of the Insured in the business stated in item 3 of the application but shall not include any automobile owned in whole or in part by or licensed in the name of the Insured or any partner, officer or “employee” of the Insured.

LIMITS OF INSURANCE

The Insurer shall not be liable under this endorsement for any amount in excess of \$50,000 (exclusive of interest and costs) for any one occurrence.

DEDUCTIBLE CLAUSE

Each occurrence causing loss or damage covered except loss or damage caused by fire or lighting or theft of the entire automobile shall give rise to a separate claim in respect of which the Insurer’s liability shall be limited to the amount of loss or damage in excess of the deductible amount, if any, as stated in the declaration.

TWO OR MORE AUTOMOBILES

A motor vehicle and one or more trailers or semi-trailers attached thereto shall be held to be separate automobiles with respect to the limit of insurance, including the deductible provision, if any, under this Insuring Agreement.

MS-020

EXCLUSIONS

The Insurer shall not be liable:

1. For loss or damage to any automobile while personally driven by the Insured if the Insured is an individual; or
2. For loss or damage
 - a. To tires or consisting of or caused by mechanical fracture or breakdown of any part of an automobile or by rusting, corrosion, wear and tear, freezing or explosion within the combustion chamber, unless the loss or damage is coincident with other loss or damage caused by fire, theft or malicious mischief; or
 - b. To an automobile while being used without consent of the owner thereof; or
 - c. Caused directly or indirectly by contamination by radioactive material; or
 - d. To contents of trailers or to rugs or robes; or
 - e. To tapes and equipment for use with a tape recorder when detached therefrom; or
 - f. Caused directly or indirectly by bombardment, invasion, civil war, insurrection, rebellion, revolution, military or usurped power, or by the operation of armed forces while engaged in hostilities whether war be declared or not; or
 - g. For any amount in excess of the limit stated in the applicable subsection hereof and expenditures provided for in the Additional Agreements of the policy to which this endorsement is attached; or
3. The Insurer shall not be liable under this endorsement for liability assumed by the Insured under any contract or agreement exceeding 30 consecutive days for any specific automobile.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

MS-023

POLICY NUMBER: **E2MS000220**

Commercial General Liability

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INCIDENTAL MALPRACTICE INJURY ENDORSEMENT (Ed03/14)

**This endorsement modifies Insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE PART**

Endorsement effective: **May 21, 2017**
at 12:01 A.M. standard time

Named Insured: **Northern Lights 4X4 Trailriders** Countersigned by:
Association o/a OF4WD



(Authorized Representative)

It is agreed that:

The definition of "bodily injury" is amended to include "incidental malpractice injury".

"Incidental malpractice injury" means injury arising out of the rendering of or failure to render, during the policy period, the following services:

1. Medical, surgical, dental, x-ray or nursing service or treatment or the furnishing of food or beverages in connection therewith; or
2. The furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances.

This amendment does not apply to:

- a. Expenses incurred by the Insured for first-aid to others at the time of accident;
- b. Any Insured engaged in the business or occupation of providing any of the services described under 1. and 2. above;
- c. Injury caused by an indemnitee if such indemnitee is engaged in the business or occupation of providing any of the services under 1. and 2. above.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

MS-026

POLICY NUMBER: E2MS000220

Commercial General Liability

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EMPLOYERS' BODILY INJURY COVERAGE EXTENSION ENDORSEMENT (Ed03/14)

**This endorsement modifies insurance provided under the following
COMMERCIAL GENERAL LIABILITY COVERAGE PART**

Endorsement effective: **May 21, 2017**
at 12:01 A.M. standard time

Named Insured: **Northern Lights 4X4 Trailriders** Countersigned by:
Association o/a OF4WD



(Authorized Representative)

EMPLOYERS' BODILY INJURY LIABILITY COVERAGE EXTENSION ENDORSEMENT

This endorsement modifies insurance provided under the Commercial General Liability Form as follows:

1. Part I – Coverages, Coverage A. Bodily Injury and Property Damage Liability, 2. Exclusions d., e., and f. are deleted but only with respect to claims or “actions” because of “bodily injury” to a Canadian-domiciled “employee” of the Insured arising out of and in the course of employment by the Insured in the business described in the Declarations, but this shall not apply to “employees” while within the “restricted area”.
2. This extension of insurance does not apply to “bodily injury” to an “employee” while employed in violation of any law if the Named Insured or any “executive officer” of the Named Insured has actual knowledge of the violation.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.



MS-029

POLICY NUMBER: E2MS000220

Commercial General Liability

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITS OF INSURANCE – US JURISDICTIONS (Ed03/14)

**This endorsement modifies Insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE PART**

Endorsement effective: **May 21, 2017**
at 12:01 A.M. standard time

Named Insured: **Northern Lights 4X4 Trailriders** Countersigned by:
Association o/a OF4WD

(Authorized Representative)

It is hereby understood and agreed that with respect to this policy the limits of liability shown in the Schedule and on all Endorsements shall include all expenses, costs, and deductibles for all claims or "actions" brought in every jurisdiction of the United States of America.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.



MS-031

POLICY NUMBER: E2MS000220

Commercial General Liability

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**EXCLUSION OF ASN CANADA FIA, CANADIAN MOTORSPORT RACING CLUB, AND
CANADIAN MOTORCYCLE ASSOCIATION SANCTIONED EVENTS (Ed03/14)**

**This endorsement modifies Insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE PART**

Endorsement effective: **May 21, 2017**
at 12:01 A.M. standard time

Named Insured: **Northern Lights 4X4 Trailriders** Countersigned by:
Association o/a OF4WD

(Authorized Representative)

It is hereby understood and agreed that this policy shall not provide coverage for events sanctioned by ASN Canada FIA, Canadian Motorsport Racing Club, and Canadian Motorcycle Association.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.