

## LIMITS OF LIABILITY AND RETENTIONS

### COMMERCIAL GENERAL LIABILITY

#### COVERAGE A: BODILY INJURY AND PROPERTY DAMAGE LIABILITY

|  |                    |                |
|--|--------------------|----------------|
| Each Occurrence Limit:                         | CAD \$5,000,000.00 | per occurrence |
| Products/Completed Operations Aggregate Limit: | CAD \$5,000,000.00 |                |
| Deductible:                                    | CAD \$1,000.00     | each claim     |

#### COVERAGE B: PERSONAL AND ADVERTISING INJURY LIABILITY

|                     |                    |                            |
|---------------------|--------------------|----------------------------|
| Limit of Liability: | CAD \$5,000,000.00 | any person or organization |
| Deductible:         | CAD \$1,000.00     | per claim                  |

#### COVERAGE C: MEDICAL PAYMENTS

|                     |                 |                |
|---------------------|-----------------|----------------|
| Limit of Liability: | CAD \$25,000.00 | any one person |
| Deductible:         | CAD \$0.00      | per claim      |

#### COVERAGE D: TENANTS LEGAL LIABILITY

|                    |                  |                  |
|--------------------|------------------|------------------|
| Limit of Liability | CAD \$500,000.00 | any one premises |
| Deductible:        | CAD \$1,000.00   | per claim        |

#### SPF 6 - STANDARD NON-OWNED AUTOMOBILE LIABILITY

|                     |                    |                  |
|---------------------|--------------------|------------------|
| Limit of Liability: | CAD \$1,000,000.00 | any one accident |
| Deductible:         | CAD \$1,000.00     | each claim       |

#### SEF 94 - LEGAL LIABILITY FOR DAMAGE TO HIRED AUTOMOBILE

|                     |                 |                 |
|---------------------|-----------------|-----------------|
| Limit of Liability: | CAD \$50,000.00 | any one vehicle |
| Deductible:         | CAD \$1,000.00  | per accident    |

#### EMPLOYERS LIABILITY

|                     |                    |                    |
|---------------------|--------------------|--------------------|
| Limit of Liability: | CAD \$1,000,000.00 | CDN employees only |
| Deductible:         | CAD \$1,000.00     | per claim          |

#### EMPLOYEE BENEFITS LIABILITY

|                               |                    |                          |
|-------------------------------|--------------------|--------------------------|
| Limit of Liability            | CAD \$1,000,000.00 | per claim                |
| Aggregate Limit of Liability: | CAD \$1,000,000.00 | annual general aggregate |
| Deductible:                   | CAD \$1,000.00     | per claim                |

### INSURING CLAUSE 1: PROFESSIONAL LIABILITY (Claims Made)

|                     |                    |                                     |
|---------------------|--------------------|-------------------------------------|
| Limit of Liability: | CAD \$1,000,000.00 | each claim, including defence costs |
| Deductible:         | CAD \$0.00         | each claim                          |

### INSURING CLAUSE 2: SUPPLEMENTARY PAYMENTS

#### SECTION A: DISCIPLINARY ACTION REIMBURSEMENT

|                     |                 |                   |
|---------------------|-----------------|-------------------|
| Limit of Liability: | CAD \$15,000.00 | per policy period |
| Deductible:         | CAD \$0.00      | each claim        |

