



## **2018-2019 Insurance Binder / Memorandum**

### **Knights of 4<sup>th</sup> Degree (Ontario)**

244 Nottingham Drive  
Oakville, ON L6H 4H8

Policy Term:

January 1, 2017 to January 1, 2018

Presented by:

David Gottlieb, Account Executive

January 8, 2018



2375 Skymark Avenue, Mississauga, ON L4W 4Y6  
416-259-4625

## General Information

## Knights of 4<sup>th</sup> Degree (Ontario)

This binder is intended to provide information about the insurance policies arranged for the Knights of 4<sup>th</sup> Degree (Ontario) for the upcoming term. It does not provide details of all terms and conditions of each policy, for which you should refer to the policy documents and/or contact David Gottlieb and the team with any questions you may have.

## Material Facts

You are under a continuing obligation to notify your Insurers of any material change in risk, for example:

- ) Change in business activities including the acquisition or disposal of any company or business and change of name
- ) New products or services with which you become involved
- ) Change in the use of premises, including premises becoming unoccupied, newly acquired premises and extensions to existing buildings
- ) Onerous contract conditions
- ) Changes in fire and security protection and detection

In addition, you may from time to time be asked to complete an application form for the Insurers or provide other written information which will form the basis of an insurance contract. When providing such documents it is important to understand that all answers or statements made are your responsibility and that if incorrect information is provided it could result in a claim being repudiated on the basis of non-disclosure or misrepresentation.

All information requested on an application form is a material fact, and if any changes arise in that information, we must be promptly notified.

## Reasonable Care

There is a common law duty on all insurance policyholders to act as if uninsured, and to take all prudent and reasonable steps to both prevent injury or damage of the type covered by the insurance, and also to take all such actions after the event in order to minimize the loss.

## Claims Reporting

In the event of a claim, please contact Jones DesLauriers Insurance Management Inc. immediately with all details of the loss. **Our North American Toll Free Number is 1-800-837-5360**

Some policies contain a reporting period limitation and it is therefore imperative that you communicate with us information about any claim or any potential claim.

**Our After Hours Claim Emergency Line is 1-866-440-4127.**

**MEMORANDUM / BINDER OF INSURANCE**

**Named Insured:** Knights of 4<sup>th</sup> Degree (Ontario)  
**Policy Term:** January 1, 2018 to January 1, 2019  
12:01 a.m. Standard Time

**INSURANCE COVERAGES AS PER TERMS AND CONDITIONS OF THE POLICIES**

**Policy Numbers & Insurers:** 0040686NA01 (Commercial Liability) - Ecclesiastical Insurance  
0040686NB02 (Abuse Liability) - Ecclesiastical Insurance  
0040686NB01 (Directors & Officers Liability) – Ecclesiastical Insurance

**LIMITS OF LIABILITY:**

Coverage	Deductibles	Limit of Insurance
Property Coverage	N/A	Not Included
Business Income / Extra Expense	N/A	Not Included
Equipment Breakdown	N/A	Not Included
Crime (Employee Dishonesty – Form A)	N/A	Not Included
Commercial General Liability	1,000	3,000,000 Per Occurrence & 5,000,000 Aggregate Limit
Abuse Coverage (Claims Made)	NIL	500,000 Per Occurrence & 1,000,000 Aggregate Limit
Tenants Legal Liability	1,000	2,000,000 (Any One Premises)
Non-Owned Automobile Coverage	1,000	3,000,000
SEF 94 – Damage To Hired Automobiles	1,000	50,000
Medical Expenses (Per Person)	1,000	10,000
Personal & Advertising Injury Liability	1,000	3,000,000
Employee Benefits Liability	1,000	3,000,000
Voluntary Compensation	1,000	Included
Media Expense Coverage	1,000	50,000
Directors & Officers Liability (Claims Made) - Includes Employment Practices Liability (EPL)	2,500 On All Except; 5,000 On EPL Claims	1,000,000 Per Occurrence & 1,000,000 Aggregate Limit

Major Exclusions: Fungi and Fungal Derivatives, Data, Terrorism, Asbestos, Employers Liability, Environmental Liability and Cyber & Privacy Liability

*Please be advised: Loss if any is subject to the provisions of the loss payable clause forming part of these policies. This is not a policy of Insurance. It is a Memorandum of the policies described herein at the date of issue hereof and is furnished as a matter of information only, with the understanding that the rights and liabilities of the parties will be governed by the original policies as they may be lawfully amended by endorsement from time to time.*

**JONES DESLAURIERS INSURANCE MANAGEMENT INC.**



Authorized Representative

**Date: January 8, 2018**