


INSURANCE RENEWAL BINDER COMMERCIAL GENERAL LIABILITY

The following coverage outlined is subject to the terms and conditions which will be set forth in the policy to be issued and is not intended to indicate the full conditions, terms or exclusions of the policy. Should a discrepancy occur between this document and the actual policy, the actual policy documents will prevail.

Named Insured:	Wushu Canada
Address:	B22-25, 2370 Midland Avenue, Scarborough, ON M1S 5C6
Policy Period:	July 23, 2016 to July 23, 2017
Policy Number:	E2SC000008
Deposit Premium:	\$ 7,106.00 plus 8% tax (\$4,000.00 minimum retained premium)
Premium Breakdown: (Adjustment Rates)	Non-Contact Martial Arts: \$ 6.00 per member x 521 = \$ 3,126 Contact Martial Arts: \$ 20.00 per member x 14 = \$ 280 Provincial Sport Organization: \$ 1,000.00 per PSO x 1 = \$ 1,000 Individual Clubs: \$ 300.00 per club x 9 = \$ 2,700
COVERAGE AND LIMITS	
Coverage:	All sanctioned activities of Wushu Canada and its endorsed Provincial Sport Organizations, its individual members and member Martial Arts Clubs endorsed on policy.
Limits of Liability:	\$ 5,000,000 Bodily Injury and Property Damage Liability \$ 5,000,000 Products and Complete Operations Aggregate Limit \$ 5,000,000 Non-Owned Automobile \$ 1,000,000 Tenant's Legal Liability \$ 1,000,000 Errors & Omissions (cover limited to Wushu Canada and Provincial Associations) \$ 2,500 Medical Expense – any one person and \$ 10,000 Medical Expense limit – any one occurrence
Extensions:	<ul style="list-style-type: none"> • Personal Injury • Blanket Contractual • Employees as additional insured • Incidental Malpractice Injury • Legal Liability for Damage to Hired Automobile (maximum 30 day rental) - \$40,000 limit • OEF 98B – Reduction of coverage for lessees and drivers of leased vehicles • Additional Insured's Volunteers • Limits of Insurance – U.S. Jurisdictions • Liability for Injury to Participants • Broad Definition of Bodily/Personal Injury • Broad definition of Insured <p style="text-align: right;">....2/</p>

COMMERCIAL GENERAL LIABILITY – CONT'D.

Deductible:	\$ 1,000 Property Damage/Bodily Injury/Expense \$ 1,000 Tenants Legal Liability \$ 1,000 Legal Liability for Damage to Hired Auto	
Conditions:	<ul style="list-style-type: none"> • All competitions and training must follow the rules of competition set by Wushu Canada or its endorsed PSOs • All competitors (or their parents) must sign the release of liability/waiver forms provided by Wushu Canada or its endorsed PSOs • List of sanctioned events/competitions must be provided • Policy is subject to monthly adjustment for additions/deletions of clubs/members/PSOs • A Participant Accident policy must be in place. 	
Exclusions:	<ul style="list-style-type: none"> • Mould Exclusion • Asbestos Exclusion • Terrorism Exclusion • Data Exclusion • Fungi and Fungal Derivatives Exclusion • Pollution Exclusion 	
Special Provisions:	<ul style="list-style-type: none"> • Definition of insured to include all volunteers, members, directors, officers, officials, employees while acting within the scope of their duties. 	
INSURER	PARTICIPATION	SIGNATURE
Everest Insurance Company of Canada	100%	 Jones Brown Inc. Authorized Representative

July 26, 2016