



**LOCAL COMMUNITY INSURANCE SERVICES**  
A division of Jardine Lloyd Thompson Canada Inc.

**LOCAL COMMUNITY GENERAL LIABILITY INSURANCE – POLICY DECLARATIONS**

Local Community General Liability Insurance effected with certain Lloyd's Underwriters as the "Insurer" through Lloyd's Approved Coverholder ("the Coverholder"): Jardine Lloyd Thompson Canada Inc., PO Box 3, Suite 1200, 55 University Avenue, Toronto, ON M5J 2H7

**NAMED INSURED:** Town of Quispamsis and its low risk event holders

**ADDITIONAL INSURED:** Town of Quispamsis

**MAILING ADDRESS:** 12 Landing Court, Quispamsis NB, E2E 4R2

**PERIOD OF COVER:** 09/29/2018 to 09/29/2019  
Both dates as of 12:01 AM Standard Time at the Mailing Address of the Named Insured

**POLICY NO:** 008355-1

**UMR:** B0901EK1702188000

**LIMITS OF LIABILITY:** Coverage A – Bodily Injury & Property Damage: \$5,000,000 any one Occurrence  
Coverage A – Products & Completed Operations Aggregate: \$5,000,000  
Coverage B – Personal Injury and Advertising Liability: \$2,000,000  
Coverage C – Medical Payments – Per Person: \$10,000  
Coverage C – Medical Payments – Per Accident: \$50,000  
Coverage D – Tenant's Legal Liability: \$5,000,000  
Incidental Medical Malpractice Liability: \$5,000,000  
Non-owned Automobile Liability: \$2,000,000  
Fire Fighting Expense Liability: \$1,000,000  
SEF 94 – Legal Liability for Damage to Hired Automobiles: \$50,000

**DEDUCTIBLE:** \$1,000 per occurrence but only with respect to Property Damage Liability, Tenants Legal Liability and SEF 94 – Legal Liability for Damage to Hired Automobiles

**PREMIUM:** \$5,000.00 (\$50.00 non-refundable Fee and any applicable tax are charged in addition to the Premium)

**POLICY FORM:** LCIS GL 2017

**ENDORSEMENTS:** USA Jurisdiction  
Fire Fighting Expense Liability  
Security Default Cancellation Clause  
Service of Suit Clause (Canada) (Action Against Insurer)  
Notice Concerning Personal Information  
Notice to Insureds  
Lloyd's Underwriters Policyholder's Complaint Protocol  
Intention for AIF to bind Clause  
Sanction Limitation and Exclusion Clause

The insurance contract consists of this Declarations page as well as all coverage wordings, riders and endorsements that are attached hereto. For a full copy of the wording, please go the Local Community Service website at [www.lcis.ca](http://www.lcis.ca) and click on the link to the policy wording under the Local Community General Liability section of "Insurance Covers". If you do not have an Internet connection or wish to receive a copy of the policy wording by mail, please contact Local Community Insurance Services in writing at the address shown above.



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**IDENTIFICATION OF INSURER / ACTION AGAINST INSURER**

This insurance has been effected in accordance with the authorization granted to the Coverholder by the Underwriting Members of the Syndicates whose definitive numbers and proportions are shown in the Table attached to UMR # B0901EK1702188000 (hereinafter referred to as "the Underwriters"). The Underwriters shall be liable hereunder each for his own part and not one for another in proportion to the several sums that each of them has subscribed to the said Agreement.

In any action to enforce the obligations of the Underwriters they can be designated or named as Certain Lloyd's Underwriters and such designation shall be binding on the Underwriters as if they had each been individually named as defendant. Service of such proceedings may validly be made upon the Attorney in Fact in Canada for Certain Lloyd's Underwriters, whose address for such service is 1155 rue Metcalfe, Suite 2220, Montreal, Quebec H3B 2V6.

**NOTICE**

Any notice to the Underwriters may validly be given to the Coverholder.

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

Aux fins de la Loi sur les sociétés d'assurances (Canada), ce document a été établi dans le cadre des opérations d'assurance au Canada de Lloyd's"

**In witness whereof** this policy has been signed as authorized by the Underwriters by **Jardine Lloyd Thompson Canada Inc.**

**Please read this policy carefully and if incorrect, return it immediately to Local Community Insurance Services for alteration.**

**In the event of an occurrence likely to result in a claim under this policy, immediate notice should be given to the Coverholder whose name and address appears above. All inquiries and disputes are also to be addressed to this Coverholder.**

**THIS POLICY CONTAINS A CLAUSE THAT MAY LIMIT THE AMOUNT PAYABLE**



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**SPECIAL NOTE:**

**THIS POLICY DOES NOT COVER FESTIVALS, PARADES, MARCHES OR OTHER SPECIAL EVENTS WHERE A LARGE CONCENTRATION OF PEOPLE IS EXPECTED.**

EXCEPT FOR THE EVENTS NOTED & DECLARED ON THE LOW RISK LIST AS ATTACHED & FORMING PART OF THIS CERTIFICATE. THIS CERTIFICATE IS PROVIDED AS PART OF AN AGREEMENT FOR OCCUPANCY & ACTIVITY ON MUNICIPAL PROPERTY. LIQUOR LIABILITY EXCLUDED.

**PLEASE REFER ACTIVITIES OF THIS NATURE TO LOCAL COMMUNITY INSURANCE SERVICES.**