



480 UNIVERSITY AVE, SUITE 1100, TORONTO, ON M5G 1V2
 PHONE: 416-408-1920 OR 1-888-379-6821 FAX: 416-408-4517

INSURANCE BINDER


COMMERCIAL GENERAL LIABILITY/PARTICIPANT ACCIDENT

Basic Information	
Named Insured:	Regates de Valleyfield
Mailing Address:	395 Victoria St Salaberry-de-Valleyfield PQ J6T 1B7
Policy Period:	May 13, 2011 to May 13, 2012
Policy No.:	TBA
Liability Limits and Deductibles	
Liability Limits:	\$ 5,000,000 Each Occurrence, Bodily Injury and Property Damage Liability \$ 5,000,000 Personal Injury and Advertising Injury Liability \$ 250,000 Tenant's Legal Liability – each location, occupied, leased or rented by insured \$ 25,000 Medical Payments – each person \$ 5,000,000 Non-Owned Automobile Liability
Participant Accident:	\$ 10,000 Accidental Death and Dismemberment \$ 20,000 Excess Medical \$ 100 Excess Medical Deductible
Deductibles:	\$ 1,000 each occurrence Bodily Injury/Property Damage/Expenses \$ 1,000 property damage-SEF 94 deductible
Operations:	Annual operations for Valleyfield Regatta including 3 events. Additional events added by premium endorsement
Coverage Details	
	<ul style="list-style-type: none"> ▪ Property Damage on an Occurrence Basis ▪ Broad Form Property Damage ▪ Blanket Contractual Liability ▪ Personal Injury Liability including Humiliation and Discrimination ▪ Contingent Employer's Liability ▪ Employees as Additional Insureds ▪ Incidental Medical Malpractice ▪ Intentional Injury in Defense of Property ▪ Independent Contractors ▪ Host Liquor Liability ▪ Forest Fire Fighting Expenses ▪ Cross Liability, Severability of Interest ▪ Injury to Participants

Erreur ! Source du renvoi introuvable.

	Coverage Details
	<ul style="list-style-type: none"> ▪ Any person or organization engaged in operating, managing, sanctioning, or sponsoring the covered program or providing the premise for a covered program including officials of the covered program are included as additional insured ▪ Any participant, competition vehicle owner and competition vehicle sponsor are included as additional insured ▪ Volunteers are included as additional insured ▪ Medical professionals added as additional insured, subject to \$300,000 limit of liability per occurrence/per aggregate ▪ Errors and Omissions, event only, subject to \$100,000 limit of liability per occurrence/per aggregate \$2,500 deductible ▪ Participant property damage legal expenses, subject to a limit of liability of \$100,000 per occurrence/per aggregate, \$2,500 deductible. <p>Exclusions:</p> <ul style="list-style-type: none"> ▪ Events or activities not scheduled or not usual to your business ▪ Fireworks and concerts ▪ Amusement devices (mechanically operated) ▪ Intended or expected injury to others ▪ Any obligation of the insured for a workers compensation, disability benefits or unemployment compensation law or similar law ▪ Bodily injury to an employee of the insured arising out of and in the course of employment of the insured ▪ Employment related practices, sexual harassment and discrimination ▪ Bodily injury to any person in a restricted area from whom you have not obtained a valid waiver and release and waiver unless by inadvertent error ▪ Bodily injury or property damage arising out of the ownership, use or operation by or on behalf of the insured of any automobile other than competition vehicles or official vehicles during a covered program while on the premises ▪ Watercraft, Aircraft, Air cushion vehicles ▪ Property damage to property you own, property you sell or give away, property in your care, custody and control ▪ Property damage to property owned, leased to, rented to or used by any participant or employee when in the restricted area ▪ Limited pollution ▪ Nuclear liability, war and terrorism, asbestos ▪ Noise Exclusion ▪ Exemplary and/or Punitive Damages Exclusion

The coverage above as presented is only a summary and is subject to the detailed terms, provisions and conditions of the policy to which it pertains.

Insurer	Premium	Signature
Liability/Participant Accident <i>Everest Insurance Company of Canada through Premiere Insurance Underwriting Services Inc.</i>	See below	 Authorized Representative

Binding in effect until the delivery of the respective policy at the office of Jones Brown Inc.