



(This third party liability coverage is Underwritten by Lloyds of London through Sports-Can Insurance Consultants Ltd.)

STUDENT TRAVEL LIABILITY (attached to the Ingle International Student Health Insurance)

THIRD PARTY LIABILITY

Coverage applies to accidents that occur within your host country during the stated period of coverage, as indicated on your Ingle Health Insurance wallet card. This policy covers an accident that results in the death of or Injury to another person other than you and or a family member. It also covers damage/destruction to property not belonging to you where, as a result of the accident, a claim or claims are brought against you by any third party on the grounds of statutory liability in the jurisdiction where the accident occurred. Coverage is up to the benefit maximum of \$1,000,000 per 365 day period.

Host Family Homeowner/Other Applicable Insurance Coverage:

This coverage applies while you are residing in your host country. If an accident results in an eligible claim under a valid and collectable homeowner's insurance policy of your host family or similar insurance policy covering property damage to your temporary residence, we will pay the loss incurred up to the amount of the deductible under your host family's homeowner's insurance policy (or similar insurance policy), not to exceed \$1,000 per 365 day period. We will pay the benefit pursuant to this provision only after you have submitted to us due proof of property damage amount which was incurred.

You are covered up to the benefit maximum for:

1. Compensation you must pay, as approved by the company, for any settlement or legal verdict; and
2. Associated legal fee's pre-approved by the company for your representation in any legal proceedings. Legal representation must be by a person or persons other than an immediate family member and pre-approved by us.

The Company's maximum liability for any negotiated settlement or court ordered award is the lowest of:

1. The negotiated settlement or court ordered award plus all associated legal costs and disbursements; or,
2. The benefit maximum.

CONDITIONS AND LIMITATIONS

1. This insurance is valid only when enrolled in conjunction with an Ingle International Student Health Insurance Policy.
2. No admission, offer, promise or indemnity shall be made without our written consent or approval. The company shall be entitled to take over and conduct the defence and settlement in your name at it's own discretion.
3. You are obligated to take all possible steps to prevent and minimize the loss including contacting an Emergency Assistance provider as soon as practically possible and supplying all information in respect in respect of the circumstances surrounding a claim.
4. You shall provide all the information and assistance that is required by the company. You shall provide the company with copies of all letters, writs, summons and materials received by you;
5. We may, at our sole discretion in respect of any occurrence or occurrences covered by this section of the policy, pay to

you the benefit maximum applicable of such occurrence or occurrences, less any amounts already paid, or any lesser amount for which the claim(s) arising from such occurrence(s) can be settled. We shall thereafter be under no further liability in respect of such occurrence(s) except for the payment of legal costs and disbursements, which have been preapproved by us.

6. Benefits payable are in excess of any homeowner, tenant, other insurance and all other sources of recovery. If any other insurance is available to you, your host family, or any third party for a covered loss under this section of the policy, our obligations under this policy are excess of such insurance. In no event shall this insurance apply until all other insurance has paid its applicable limit of insurance other than deductible coverage up to \$1,000 as described above.
7. To qualify for benefits under this section, you must contact the Emergency Assistance Provider at the time you are first advised of legal action and or a claim against you. You can contact the Emergency Assistance Provider at the telephone numbers located within this Policy.

EXCLUSIONS

In addition to the General Exclusions within this policy (pages 10 to 16)

There is also no coverage and no benefits will be payable for any claims presented under this section resulting from:

1. any damage that is due to wear or tear;
2. damage caused by animals where you are owner and or custodian;
3. property that you sell, rent, lease or lend for use by third parties;
4. the transmission of illness or communicable disease by the insured or transmission of or infection by, or the testing or the failure to test for the presence of Acquired Immune Deficiency Syndrome (AIDS), any AIDS related Virus or any other disease transmitted through sexual contact or another person's body fluid;
5. Your participation in riot or insurrection;
6. injury or property damage arising out of the ownership, operation or use of: a) any automobile; b) any type of land vehicle including off road vehicles, snowmobiles, mopeds, motorbikes; c) any water craft; d) any aircraft or anything that flies; and, e) any motorized equipment;
7. the use of any weapons;
8. any liability assumed by the Insured under any contract or agreement including interest penalties and debts except for those contracts where the insured would be otherwise liable for damages;
9. a sexual assault, abuse, corporal punishment, molestation, physical or mental abuse, or similar criminal behavior that was threatened, committed or alleged to have been committed, in whole or in part, by the Insured;
10. any injury or property damage arising from the abuse of alcohol or misuse of intoxicants, narcotics, or addictive drugs or their derivatives as well as impairments due to such means, irrespective of whether they were directly or indirectly responsible for damages incurred; misuse of medical preparations, mental eating disorders, or weight loss problems; and
11. The occupation or ownership of any land or building except any building you temporarily occupy/reside during the Period of Coverage.
12. This policy will not provide any legal defense for any criminal act, or any intentional act either alleged or proven.

13. You have a responsibility to provide full co-operation in the defense of any claim brought against you. If you return to your home country, you are still responsible to provide full co- operation in the defense of the claim. Failure to co-operate will result in a breach of this policy and will in turn result in the refusal to provide a defense and or indemnity of the policy coverage. You will be provided two (2) notifications of breach of co-operation and if you fail to respond to these notifications, the coverage will be withdrawn and the policy will be cancelled. When you depart your host country you will be responsible to notify us of the change in address if a claim has been brought forward against you.
14. This policy will not respond to a claim for any member of your immediate family.
15. This policy will not respond to a claim for anyone working or employed by you, regardless of whether compensation has been provided.
16. This policy does not respond to any claim brought forward that includes punitive or exemplary damages.

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LLOYD'S UNDERWRITERS' POLICYHOLDERS' COMPLAINT PROTOCOL

Lloyd's strives to enhance your customer experience with us through superior service and innovative insurance products.

We have developed a formal complaint handling protocol in accordance with the Insurance Companies Act of Canada to ensure your concerns as our valued customer are addressed expeditiously by our representatives. This protocol will assist you in understanding the steps we will undertake to help resolve any dispute which may arise with our product or service. All complaints will be handled in a professional manner. All complaints will be investigated, acted upon, and responded to in writing or by telephone by a Lloyd's representative promptly after the receipt of the complaint. If you are not satisfied with our products or services, you can take the following steps to address the issue:

- Firstly, please contact the broker who arranged the insurance on your behalf about your concerns so that he or she may have the opportunity to help resolve the situation.
- If your broker is unable to help resolve your concerns, we ask that you provide us in writing an outline of your complaint along with the name of your broker and your policy number.

Please forward your complaint to:

Lloyd's Underwriter's

Attention: Complaints Officer:

1155 rue Metcalfe, Suite 2220, Montréal (Québec) H3B 2V6

Tel: 1-877-455-6937 - Fax: (514) 861-0470

E-mail: lineage@lloyds.ca

Your complaint will be directed to the appropriate business contact for handling. They will write to you within two business days to acknowledge receipt of your complaint and to let you know when you can expect a full response. If need be, we will also engage internal staff in Lloyd's Policyholder and Market Assistance Department in London, England, who will respond directly to you, and in the last stages, they will issue a final letter of position on your complaint.

In the event that your concerns are still not addressed to your satisfaction, you have the right to continue your pursuit to have your complaint reviewed by the following organizations: **General Insurance OmbudService (GIO)** assists in the resolution of conflicts between insurance customers and their insurance companies. The GIO can be reached at:

Toll free number: 1-877-225-0446

www.giocanada.org

For Quebec clients:

Autorité des marchés financiers (AMF). The regulation of insurance companies in Quebec is administered by the AMF. If you remain dissatisfied with the manner in which your complaint has been handled, or with the results of the complaint protocol, you may send your complaint to the AMF who will study your file and who may recommend mediation, if it deems this action appropriate and if both parties agree to it. The AMF can be reached at

Toll Free: 1-877-525-0337

Québec: (418) 525-0337

Montréal: (514) 395-031

www.lautorite.gc.ca

If you have a complaint specifically about Lloyd's Underwriters' complaints handling procedures you may contact the Financial Consumer Agency of Canada (FCAC).

Financial Consumer Agency of Canada (FCAC) provides consumers with accurate and objective information about financial products and services, and informs Canadians of their rights and responsibilities when dealing with financial institutions. FCAC also ensures compliance with the federal consumer protection laws that apply to banks and federally incorporated trust, loan and insurance companies. The FCAC does not get involved in individual disputes. The FCAC can be reached at:

427 Laurier Avenue West, 6th Floor, Ottawa ON K1R 1B9

Services in English: 1-866-461-FCAC (3222)

Services in French: 1-866-461-ACFC (2232)

www.fcac-acfc.gc.ca

07/12

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NOTICE CONCERNING PERSONAL INFORMATION

By purchasing insurance from certain Underwriters at Lloyd's, London ("Lloyd's"), a customer provides Lloyd's with his or her consent to the collection, use and disclosure of personal information, including that previously collected, for the following purposes:

- the communication with Lloyd's policyholders
- the underwriting of policies
- the evaluation of claims
- the detection and prevention of fraud
- the analysis of business results
- purposes required or authorized by law

For the purposes identified, personal information may be disclosed to Lloyd's related or affiliated organizations or companies, their agents/mandataries, and to certain non-related or unaffiliated organizations or companies, including service providers. These entities may be located outside Canada therefore a customer's information may be processed in a foreign jurisdiction (The United Kingdom and the European Union) and their information may be accessible to law enforcement and national security authorities of that jurisdiction.

To obtain written information about Lloyd's policies and practices in respect of service providers located outside Canada, please contact the Ombudsman at lineage@lloyds.ca who will also answer customer's questions about the collection, use, disclosure or storage of their personal information by such Lloyd's service providers.

Further information about Lloyd's personal information protection policy may be obtained from the customer's broker or by contacting Lloyd's on 514 861 8361, 1 877 455 6937, or through info@lloyds.ca

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CODE OF CONSUMER RIGHTS AND RESPONSIBILITIES

Insurers (including Lloyd's Underwriters), along with the brokers and agents who sell home, auto and business insurance are committed to safeguarding your rights both when you shop for insurance and when you submit a claim following a loss. Your rights include the right to be informed fully, to be treated fairly, to timely complaint resolution, and to privacy. These rights are grounded in the contract between you and your insurer and the insurance laws of your province. With rights, however, come responsibilities including, for example, the expectation that you will provide complete and accurate information to your insurer. Your policy outlines other important responsibilities. Insurers and their distribution networks, and governments also have important roles to play in ensuring that your rights are protected.

Right to Be Informed

You can expect to access clear information about your policy, your coverage, and the claims settlement process. You have the right to an easy-to-understand explanation of how insurance works and how it will meet your needs. You also have a right to know how insurers calculate price based on relevant facts. Under normal circumstances, insurers will advise an insurance customer or the customer's intermediary of changes to, or the cancellation of a policy within a reasonable prescribed period prior to the expiration of the policy, if the customer provides information required for determining renewal terms of the policy within the time prescribed, which could vary by province, but is usually 45 days prior to expiry of the policy.

You have the right to ask who is providing compensation to your broker or agent for the sale of your insurance. Your broker or agent will provide information detailing for you how he or she is paid, by whom, and in what ways.

You have a right to be told about insurers' compensation arrangements with their distribution networks. You have a right to ask the broker or agent with whom you deal for details of how and by whom it is being paid. Brokers and agents are committed to providing information relating to ownership, financing, and other relevant facts.

Responsibility to Ask Questions and Share Information

To safeguard your right to purchase appropriate coverage at a competitive price, you should ask questions about your policy so that you understand what it covers and what your obligations are under it. You can access information through one-on-one meetings with your broker or agent. You have the option to shop the marketplace for the combination of coverages and service levels that best suits your insurance needs. To maintain your protection against loss, you must promptly inform your broker or agent of any change in your circumstances.

Right to Complaint Resolution

Insurers, their brokers and agents are committed to high standards of customer service. If you have a complaint about the service you have received, you have a right to access Lloyd's Underwriters' complaint resolution process for Canada. Your agent or broker can provide you with information about how you can ensure that your complaint is heard and promptly handled. Consumers may also contact their respective provincial insurance regulator for information. Lloyd's is a member of an independent complaint resolution office, the General Insurance OmbudService.

Responsibility to Resolve Disputes

You should always enter into the dispute resolution process in good faith, provide required information in a timely manner, and remain open to recommendations made by independent observers as part of that process.

Right to Professional Service

You have the right to deal with insurance professionals who exhibit a high ethical standard, which includes acting with honesty, integrity, fairness and skill. Brokers and agents must exhibit extensive knowledge of the product, its coverages and its limitations in order to best serve you.

Right to Privacy

Because it is important for you to disclose any and all information required by an insurer to provide the insurance coverage that best suits you, you have the right to know that your information will be used for the purpose set out in the privacy statement made available to you by your broker, agent or insurance representative. This information will not be disclosed to anyone except as permitted by law. You should know that Lloyd's Underwriters are subject to Canada's privacy laws - with respect to their business in Canada.

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The logo for Lloyd's, featuring the word "LLOYD'S" in a white, serif, all-caps font centered within a solid black rectangular background.

SEVERAL LIABILITY NOTICE

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

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LSW1001



#103-8411-200TH STREET, LANGLEY, BC V2Y 0E7 TELEPHONE: (604)888-0050 FAX: (604)888-1008

WAR AND TERRORISM EXCLUSION ENDORSEMENT

Notwithstanding any provisions to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

1. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
2. any act of terrorism.

For this purpose of this endorsement an act of terrorism mean an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to 1 and/or 2 above.

If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

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NUCLEAR INCIDENT EXCLUSION CLAUSE-LIABILITY-DIRECT (BROAD)-CANADA
(For use with all Public Liability Policies except Personal, Farmers' and
Storekeepers')

It is agreed that this policy does not apply:

- (a) to liability imposed by or arising from any nuclear liability act, law or statute, or any law amendatory thereof; nor
- (b) to bodily injury or property damage with respect to which an Insured under this policy is also insured under a contract of nuclear energy liability insurance (whether the Insured is unnamed in such contract and whether or not it is legally enforceable by the Insured) issued by the Nuclear Insurance Association of Canada or any other insurer or group or pool of insurers or would be an Insured under any such policy but for its termination upon exhaustion of its limit of liability; nor
- (c) to bodily injury or property damage resulting directly or indirectly from the nuclear energy hazard arising from:
 - (i) the ownership, maintenance, operation or use of a nuclear facility by or on behalf of an Insured;
 - (ii) the furnishing by an Insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility; and
 - (iii) the possession, consumption, use, handling, disposal or transportation of fissionable substances, or of other radioactive material (except radioactive isotopes, away from a nuclear facility, which have reached the final stage of fabrication so as to be usable for any scientific, medical, agricultural, commercial or industrial purpose) used, distributed, handled or sold by an Insured.

As used in this policy:

1. The term "nuclear energy hazard" means the radioactive, toxic, explosive, or other hazardous properties of radioactive material;
2. The term "radioactive material" means uranium, thorium, plutonium, neptunium, their respective derivatives and compounds, radioactive isotopes of other elements and any other substances which may be designated by or pursuant to any law, act or statute, or law amendatory thereof as being prescribed substances capable of releasing atomic energy, or as being requisite for the production, use or application of atomic energy;
3. The term "nuclear facility" means:
 - (a) any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of plutonium, thorium and uranium or any one or more of them;
 - (b) any equipment or device designed or used for (i) separating the isotopes of plutonium, thorium and uranium or any one or more of them, (ii) processing or utilising spent fuel, or (iii) handling, processing or packaging waste;
 - (c) any equipment or device used for the processing, fabricating or alloying of plutonium, thorium or uranium enriched in the isotope uranium 233 or in the isotope uranium 235, or any one or more of them if at any time the total amount of such material in the custody of the Insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;
 - (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste radioactive material;

and includes the site on which any of the foregoing is located, together with all operations conducted thereon and all premises used for such operations.

4. The term "fissionable substance" means any prescribed substance that is, or from which can be obtained, a substance capable of releasing atomic energy by nuclear fission.

5. With respect to property, loss of use of such property shall be deemed to be property damage.

It is understood and agreed that, except as specifically provided in the foregoing to the contrary, this clause is subject to the terms, exclusions, conditions and limitations of the policy to which it is attached.

01/4/96
NMA1978a



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CYBER/DATA EXCLUSION

Applicable to all liability coverages of this policy for which coverage is included on the declaration page the following exclusions are added:

This insurance does not apply to:

- a) Liability for:
 - (i) erasure, disruption, corruption, misappropriation, misinterpretation of data
 - (ii) erroneously creating, amending, entering, deleting or using "data";including any loss of use arising therefrom;

- b) "Personal Injury" arising out of the distribution, or display of "data", by means of an Internet Website, the Internet, an intranet, extranet, or similar device or system designed or intended for electronic communication of "data".

Additional Definition

The following definition is added to the policy.

"Data" means representations of information or concepts, in any form.

Except as otherwise provided in this endorsement all the conditions, limitations, and other terms of this policy shall have full force and effect.



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Fungi and Fungal Derivatives Exclusion Endorsement

This Endorsement Changes the Policy. Please Read It Carefully.

Attached to and forming part of the Commercial General Liability Wording.

The following Exclusion is added to Section I, Common Exclusions – Coverages A, B, C AND D:

Fungi and Fungal Derivatives

This insurance does not apply to:

- a. "Bodily injury", "property damage", "personal injury", "advertising injury" or Medical Payments or any other cost, loss or expense incurred by others, arising directly or indirectly, from the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, presence of, spread of, reproduction, discharge or other growth of any "fungi" or "spores" however caused, including any costs or expenses incurred to prevent, respond to, test for, monitor, abate, mitigate, remove, cleanup, contain, remediate, treat, detoxify, neutralize, assess or otherwise deal with or dispose of "fungi" or "spores";
- b. any supervision, instructions, recommendation, warnings, or advice given or which should have been given in connection with the testing for, assessment, monitoring, removal, abatement, mitigation, treatment, detoxification or neutralization of, "fungi" or "spores; or
- c. any obligation, whether imposed under statute or common law, to share damages with, to pay or repay someone else who must pay damages because of the injury, damage or activity referred to in a. or b. above.

This exclusion applies regardless of the cause of the loss or damage, other causes of the injury, damage, expense or costs or whether other causes acted concurrently or in any sequence to produce the injury, damage, expenses or costs.

This exclusion does not apply to claims arising solely from the presence of bacteria in food products manufactured, sold, distributed or served by the Insured.

The following definitions are added to Insuring Agreement V. – Definitions:

"Fungi" includes, but is not limited to, any form or type of mould, yeast, mushroom, mildew, wet or dry rot, or bacteria whether or not allergenic, pathogenic or toxigenic, and any substance, vapour or gas produced by, emitted from or arising out of any "Fungi" or "Spores" or resultant mycotoxins, allergens, or pathogens.

"Spores" includes, but is not limited to, any reproductive particle or microscopic fragment produced by, emitted from or arising out of any "fungi".

Except as otherwise provided in this endorsement all terms and conditions of the form to which this endorsement is attached shall remain unchanged.



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TRAMPOLINE ACTIVITIES EXCLUSION

Attached to and forming part of the commercial general liability coverage as per wordings:

It is understood and agreed that such insurance afforded by this policy shall not apply to any trampoline activities, not limited to but including training, teaching, practicing or utilizing a trampoline or similar equipment.

The term trampoline also includes all similar use equipment and trampoline pits.

The Trampoline exclusion does not apply to any trampoline or similar equipment with a diameter of 40 inches or less.

It is further understood and agreed that the insurer shall not have any duty to defend any suit against the insured seeking damages on account of any such injury as a result of participating in trampoline activities.

Except as otherwise provided in this endorsement all the conditions, limitations, and other terms of this policy shall have full force and effect.



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TOTAL ASBESTOS EXCLUSION

Attached to and forming part of the commercial general liability coverage as per wordings:

This insurance shall not apply to and does not cover any actual or alleged liability for any claim in respect of loss, damage, cost or expense directly or indirectly caused by, resulting from, or in consequence of, or in any way involving asbestos, or any materials containing asbestos in whatever form or quantity.

This exclusion applies regardless of any other contributing or aggravating cause or event that contributes concurrently or in any sequence to the loss, damage, cost or expense.

Except as otherwise provided in this endorsement all the conditions, limitations, and other terms of this policy shall have full force and effect.



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OTHER INSURANCE CLAUSE

It is hereby understood and agreed that under Form STL10000 the following condition is added:

Other Insurance

“If other valid and collectible insurance is available to the insured for a loss covered under this policy, this insurance is excess over any and all of the other insurance, whether such other insurance is primary, excess, contingent or on any other basis and whether such other insurance has a policy that is the same or different in type and/or purpose from this policy, and the Insurer is not liable for any loss or claim until the amount of such other insurance has been used in its entirety.”

Excess Insurance

When this insurance is excess, we will have no duty under the coverage in this policy to defend any claim or action that any other insurer has a duty to defend. If no other insurer defends, and if we undertake to do so, we will be entitled to all the insured’s rights against all those other insurers.

When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

- a) the total amount that all such other insurance would pay for the loss in the absence of this insurance;
and
- b) the total of all deductible and self-insured amounts under all that other insurance.

We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance Provision unless it was bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this policy, in which case we will not share any of the remaining loss.

Except as otherwise provided in this endorsement all the conditions, limitations, and other terms of this policy shall have full force and effect.



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POLICY DISPUTES

Attached to and forming part of the commercial general liability wordings:

Any dispute concerning coverage under this policy and/or the interpretation of the Terms Conditions Limitations and/or Exclusions contained herein is understood and agreed by both the Insured and the Insurers to be subject to the law and jurisdiction of a Canadian province or Territory as determined by the relevant Insurance Act(s).

Each party agrees to submit to the jurisdiction of any court of competent jurisdiction within the Canadian province or Territory as determined by the relevant Insurance Act(s) and to comply with all requirements necessary to give such court jurisdiction.

All matters arising hereunder shall be deemed in accordance with the law and practice of such Court which shall have exclusive jurisdiction.

Except as otherwise provided in this endorsement all the conditions, limitations, and other terms of this policy shall have full force and effect.



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PUNITIVE AND/OR EXEMPLARY DAMAGES EXCLUSION CLAUSE

Attached to and forming part of the commercial general liability coverage as per wordings:

Regardless of any other provision of this insurance, this insurance does not apply to punitive or exemplary damages.

Except as otherwise provided in this endorsement all the conditions, limitations, and other terms of this policy shall have full force and effect.

Form 5091 (February 2009)

The logo for Lloyd's, featuring the word "LLOYD'S" in a white, serif, all-caps font centered within a solid black rectangular background.

SUIT IN CANADA CLAUSE

It is hereby understood and agreed that this Policy shall respond to the coverage territory as defined in the policy wordings and declarations page, but only to suits brought within Canada. Suits must be brought in Canada for the policy to apply.

Subject otherwise to the terms, Conditions and Exclusions of the Policy.