

Certificate No. FCA 0258
CERTIFICATE OF INSURANCE
CANADA CAMPS ASSOCIATION INSURANCE PROGRAM
UNDER MASTER POLICY NO. CPR-0077455-08

INSURER(S): Arch Insurance Canada Ltd. (55%)
The Sovereign General Insurance Company (45%)

INSURED: Silver Lake Mennonite Camp Inc.

INSURED'S MAILING ADDRESS: 50 Kent Street, Kitchener, ON N2G 3R2

LOCATIONS INSURED: 1. Lots 21, 22, 23, Concession D, 72 Pine Forest Drive, Sauble Beach, ON, N0H 2G0
2. R.R. #1, Sauble Beach, ON, N0H 2G0
3. 50 Kent Street, Kitchener, ON N2G 3R2 (mailing address)

POLICY PERIOD: May 1, 2018 to May 1, 2019
12:01 AM Standard Time at the Postal Address of the Insured, as stated above

PROPERTY INSURANCE

PERILS INSURED: "All Risks" of direct physical loss or damage subject to standard policy exclusions.

SECTION I A	\$	3,352,780	Property of Every Description Replacement Cost including By-Laws, Stated Amount Co-Insurance Clause
	\$	250,000	Consequential Loss
	\$	250,000	Automatic Coverage for Newly Acquired Locations up to 60 Days
	\$	250,000	Property In Transit
	\$	1,000,000	Unnamed Locations
	\$	250,000	Professional Fees
	\$	250,000	Valuable Papers
	\$	50,000	Accounts Receivable
	\$	10,000	Master Key Replacement
SECTION IIA	\$	22,100	Boats and/or Motors Replacement Cost Stated Amount Co-Insurance Clause

BUSINESS INTERRUPTION

SECTION III A	\$	1,000,000	Extra Expense
SECTION IV A	\$	80,000	Rent or Rental Value or Loss of Fees or Funding – 12 Month Period of Indemnity
IV B	\$	NOT COVERED	Gross Earnings Form
IV C	\$	NOT COVERED	Earnings Insurance - No Co-Insurance Form
IV D	\$	745,000	Profits Form – 12 Month Period of Indemnity
IV E	\$	25,000	Contingent Business Interruption – Neighbouring Premises & Contributing/Recipient Property
IV F	\$	Included.	Infectious Disease Extension – Limit insured is not greater than the amount of the Business Interruption limit shown above, or \$1,000,000, whichever is the least.

SECTION V			CRIME EXTENSIONS
	\$	25,000	Employee Dishonesty – Aggregate Limit
	\$	25,000	Broad Form Money and Securities
	\$	25,000	Money Orders & Counterfeit Paper – Aggregate Limit
	\$	25,000	Depositors Forgery – Aggregate Limit

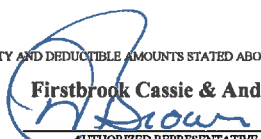
Combined Deductibles:	\$	2,500	Any one occurrence, except:
	\$	1,000	Office Contents & Crime
	\$	1,000	Boats & Motors
	\$	25,000	Flood
	\$	5,000	Sewer Backup
	\$	100,000	Earthquake, or 10% of T.I.V. in British Columbia whichever is greater
	\$	100,000	Earthquake, or 3% of T.I.V. all other locations whichever is greater
		48 Hours	Off Premises Power

LOSS PAYABLE: Mennonite Savings & Credit Union, 53 Bridgeport Road East, Waterloo, ON N2J 2J7
TOTAL PREMIUM: \$17,124.00.

THIS CERTIFICATE PROVIDES THE ABOVE INSURED(S) WITH FULL COVERAGE UNDER THE ABOVE STATED MASTER POLICY ISSUED, SUBJECT TO THE LIMITS OF LIABILITY AND DEDUCTIBLE AMOUNTS STATED ABOVE AND IS GOVERNED MORE FULLY BY THE LIMITATIONS, TERMS AND CONDITIONS OF THE MASTER POLICY.

DATE: April 12, 2018

2018/2019 Perils

Firstbrook Cassie & Anderson Limited

AUTHORIZED REPRESENTATIVE

This policy may contain a clause(s) which limits the amount payable.

Apr 24 2018

Certificate No. FCA 0258
 CERTIFICATE OF INSURANCE
 CANADA CAMPS ASSOCIATION INSURANCE PROGRAM
 UNDER MASTER POLICY NO. CPR-0077457-08

INSURED: Silver Lake Mennonite Camp Inc.

INSURED'S MAILING ADDRESS: 50 Kent Street,
 Kitchener, ON N2G 3R2

BUSINESS OF INSURED: Camp and related activities

LOCATIONS INSURED: All premises owned, operated, used or controlled by the Insured

POLICY PERIOD: May 1, 2018 to May 1, 2019 12:01 AM Standard Time at the Postal Address of the Insured, as stated above

COMMERCIAL GENERAL LIABILITY

THE APPLICATION SIGNED BY THE INSURED AND FILED WITH ARCH INSURANCE CANADA, LTD. IS THE BASIS ON WHICH THIS CERTIFICATE IS ISSUED.

INSURER: Arch Insurance Canada Ltd. 77 King St West #3600, Toronto Dominion Centre, Toronto, Ontario M5K 1K2

LIMITS OF LIABILITY:

COVERAGE A	Bodily Injury and Property Damage Liability	\$	1,000,000.	Each Occurrence Limit
COVERAGE B	Personal Injury and Advertising Injury Liability	\$	1,000,000.	
COVERAGE C	Medical Payments	\$	5,000.	Each Person
		\$	50,000.	Each Claim
COVERAGE D	Tenants Legal Liability	\$	5,000,000.	Any One Premises
Extensions of Coverage:				
	Third Party Forest Fire Fighting Expense Liability	\$	5,000,000.	Each Occurrence
	Abuse Limitation	\$	3,000,000.	Each claim and in the aggregate. The limit includes defence costs.
	Reimbursement of Criminal or Regulatory Defence costs (Finding of not guilty)	\$	500,000.	Per Claim
		\$	1,000,000.	In the Aggregate
	Employee Benefits Errors & Omissions Coverage	\$	5,000,000.	Each claim and in the aggregate
	Employers Liability	\$	5,000,000.	Each Occurrence
	All Coverages	\$	5,000,000.	General Aggregate Limit except Tenants Legal & Non-owned Automobile
	Non Owned Automobile	\$	5,000,000.	Inclusive Limit for Bodily Injury and Property Damage combined.
		\$	75,000.	Each Accident for Legal Liability for Damage to Hired Autos (SEF94) Excluding Long Term Leased Vehicle (SEF 99) Contractual Liability (SEF 96)
DEDUCTIBLE AMOUNTS: (Each Claim)		\$	1,000.	Property Damage Each Occurrence
		\$	1,000.	Employee Benefits Each Occurrence
		\$	1,000.	SEF94
		\$	1,000.	Abuse Each Occurrence

ADD'L INSURED: 1. Ontario Camps Association, 70 Martin Ross Avenue, Toronto, ON M3J 2L4
 2. Mennonite Savings & Credit Union, 53 Bridgeport Road East, Waterloo, ON N2J 2J7

TOTAL PREMIUM: \$ 6,149.00.

THIS CERTIFICATE PROVIDES THE ABOVE INSURED(S) WITH FULL COVERAGE UNDER THE ABOVE STATED MASTER POLICY ISSUED, SUBJECT TO THE LIMITS OF LIABILITY AND DEDUCTIBLE AMOUNTS STATED ABOVE AND IS GOVERNED MORE FULLY BY THE LIMITATIONS, TERMS AND CONDITIONS OF THE MASTER POLICY.

DATE: April 11, 2018

Firstbrook Cassie & Anderson Limited

 AUTHORIZED REPRESENTATIVE

This policy contains coverage which you may need in the future. These are legal documents and as such should not be destroyed. For your own protection we urge you to catalogue and store these in a safe place.

Certificate No. FCA 0258
 CERTIFICATE OF INSURANCE
 CANADA CAMPS ASSOCIATION INSURANCE PROGRAM
 UNDER MASTER POLICY NO. CPR-0077454-08

INSURER(S): Arch Insurance Canada Ltd.
 77 King St. W., #3600, Toronto Dominion Centre, Toronto, Ontario M5K 1K2

INSURED: Silver Lake Mennonite Camp Inc.

INSURED'S MAILING ADDRESS: 50 Kent Street,
 Kitchener, ON N2G 3R2

LOCATION(S) INSURED: 1. Lots 21, 22, 23, Concession D, 72 Pine Forest Drive, Sauble Beach, ON, N0H 2G0
 2. R.R. #1, Sauble Beach, ON, N0H 2G0
 3. 50 Kent Street, Kitchener, ON N2G 3R2 (mailing address)

POLICY PERIOD: May 1, 2018 to May 1, 2019
 12:01 AM Standard Time at the Postal Address of the Insured, as stated above

EQUIPMENT BREAKDOWN INSURANCE

COVERAGE: Equipment Breakdown or Electronic Circuitry Impairment

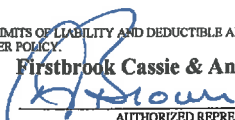
Property Damage:	Limits of Liability	
	\$ 5,000,000	Limit Per Accident
		Included Repair or Replacement
		Included Demolition and Increased Cost of Construction
Business Interruption:	\$ 1,000,000.	Extra Expense
	745,000.	Profits - 12 month Period of Indemnity (24 Hour Waiting Period)
	\$ 80,000	Rental Income - 12 Month Period of Indemnity
		Service Interruption Civil Authority (8) Weeks
Other Coverages:	Included	Expediting Expenses
	\$ 100,000.	Hazardous Substances
	\$ 250,000.	Professional Fees
	\$ 10,000.	Mould
	\$ 10,000.	Data & Media
	\$ 50,000.	Green Coverage --Recognized Environment Standards
	\$ 250,000.	Spoilage (Food & Medicine solely while in storage dependent upon refrigeration)
	Maximum 150% of Replacement Cost	Environmental & Efficiency Improvements
Deductible	\$ 1,000.	All Items
	24 Hours	Waiting Period (Service Interruption)

Loss Payable: Mennonite Savings & Credit Union, 53 Bridgeport Road East, Waterloo, ON N2J 2J7

TOTAL PREMIUM: \$ 589.00

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DATE: April 11, 2018


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Certificate No. FCA 0258
CERTIFICATE OF INSURANCE
CANADA CAMPS ASSOCIATION INSURANCE PROGRAM
UNDER MASTER POLICY NO. SRG9023168

INSURED ORGANIZATION: Silver Lake Mennonite Camp Inc.
INSURED'S MAILING ADDRESS: 50 Kent Street,
Kitchener, ON N2G 3R2
BUSINESS OF INSURED: Camp and Related Activities
POLICY PERIOD: May 1, 2018 to May 1, 2019
12:01 AM Standard Time at the Postal Address of the Insured, as stated above

ACCIDENT & SICKNESS

THE APPLICATION COMPLETED BY THE INSURED ORGANIZATION AND ON FILE WITH THE ADMINISTRATOR IS THE BASIS ON WHICH THIS CERTIFICATE IS ISSUED.

INSURER: AIG Insurance Company of Canada
120 Bremner Blvd. Suite 2200 Toronto, ON M5J 0A8

THE FOLLOWING DESCRIBED PERSONS ARE ELIGIBLE TO BECOME INSURED UNDER THE POLICY:

All persons including campers, employees and volunteers, Canadian and Non-Canadian under age 70, who are registered and in attendance at a Camp which is registered with the Policyholder and where the Camp Operator has completed an Application for Insurance.

SCHEDULE OF INSURANCE:

All eligible Insured Persons will be insured for:

Principal Sum: \$100,000. with losses payable within 365 days as per the table of losses for:
- Accidental Death and Dismemberment
- Permanent and Total Disability
- Paralysis

Medical: \$100,000. maximum Accident & Sickness expenses payable within 52 weeks for Canadian residents.
- Accident & Sickness with respect to Resident Camps
- Accident only with respect to Day Camps
\$100,000. maximum with Accident & Sickness expenses payable within 52 weeks subject to 80% CO-INSURANCE CLAUSE for Non-Canadians

Dental: \$7,500. Maximum with accidental expenses payable within 104 weeks

Prosthetic Appliances: \$7,500. maximum with accidental expenses payable within 52 weeks

Repatriation: \$15,000.

Rehabilitation: \$25,000.

Family Transportation: \$15,000.

TOTAL PREMIUM: \$1,428.00

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DATE: April 12, 2018


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AUTHORIZED REPRESENTATIVE

Certificate No. FCA 0258
CERTIFICATE OF INSURANCE
CANADA CAMPS ASSOCIATION INSURANCE PROGRAM
UNDER MASTER POLICY NO. INT79847889

INSURED: Silver Lake Mennonite Camp Inc.
INSURED'S MAILING ADDRESS: 50 Kent Street,
Kitchener, ON N2G 3R2
BUSINESS OF INSURED: Camp and related activities
POLICY PERIOD: May 1, 2018 to May 1, 2019
12:01 AM Standard Time at the Postal Address of the Insured, as stated above

INTELLECT PRIVACY & DATA BREACH LIABILITY – CLAIMS MADE

INSURER: The Sovereign General Insurance Company
1 York St. Suite 1400, Toronto, ON M5J 0B6

PRIVACY BREACH LIABILITY LIMIT	Coverage A	\$ 250,000.00
PRIVACY BREACH EXPENSE LIMIT	Coverage B	\$ 25,000.00

RETROACTIVE DATE May 1, 2015

THIS IS A CLAIMS-MADE AND REPORTED POLICY. VARIOUS PROVISIONS IN THIS POLICY RESTRICT COVERAGE. READ THE ENTIRE POLICY CAREFULLY TO DETERMINE RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED.

TOTAL PREMIUM: \$ **68.00**

Defense Costs are included in Privacy Breach Liability Limit (Coverage A) and will result in an erosion of the limit Insured.

Privacy Breach Expense (Coverage B) is included in the limit under Coverage A, Privacy Breach Liability.

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Date: April 11, 2018


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