



# Commercial General Liability

<b>Insurer</b>	Markel Canada
<b>Named Insured</b>	Canadian 4-H Council and Canadian 4-H Foundation – Manitoba 4-H Council – Manitoba 4-H Foundation
<b>Line of Business</b>	Commercial General Liability
<b>Policy Period</b>	April 1, 2024 to April 1, 2025

## Renewal

### Policy Form

Occurrence	Yes
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### Limits of Liability

Bodily Injury, Property Damage – Each Occurrence	5,000,000
Personal Injury and Advertising Injury	5,000,000
Products and Completed Operations	5,000,000
Medical Payments – Each Person	2,500
Tenants Legal Liability- Any one premises	5,000,000
Non-Owned Automobile	5,000,000
SEF 94 – Legal Liability for Damage to Hired Automobiles	50,000
Blanket Contractual Liability	Included
Cross Liability	Included
Limited Fungi & Fungi Derivatives (Products/Premises)	Included

### Deductibles

Bodily Injury, Property Damages & Expenses	2,500
Legal Liability for Damage to Hired Automobiles	1,000

### Exclusions

Terrorism Exclusion	Yes
Data Exclusion	Yes
Asbestos Exclusion	Yes
Abuse Exclusion	Yes





## Abuse Liability

<b>Insurer</b>	Certain Underwriters at Lloyd's
<b>Named Insured</b>	Canadian 4-H Council and Canadian 4-H Foundation – Manitoba 4-H Council – Manitoba 4-H Foundation
<b>Line of Business</b>	Abuse Liability
<b>Policy Period</b>	April 1, 2024 to April 1, 2025
<b>Retroactive Date</b>	January 1 <sup>st</sup> , 1998

### Renewal

#### Policy Form

Abuse General Liability Insurance – Claims Made Form	Yes
Retroactive Date – January 1 <sup>st</sup> , 1998	Yes

#### Limits of Liability

Per Claim	1,000,000
Aggregate	1,000,000

#### Deductibles

All Losses	100,000
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# Participant Personal Accident Insurance

<b>Insurer</b>	Industrial Alliance Pacific Insurance and Financial Services Inc.
<b>Named Insured</b>	Canadian 4-H Council and Canadian 4-H Foundation – Manitoba 4-H Council – Manitoba 4-H Foundation
<b>Line of Business</b>	Participant Person Accident
<b>Policy Period</b>	April 1, 2024 to April 1, 2025

<b>Renewal</b>
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### Category of Insured Persons

<b>Class 2</b> - All other Members of the Policyholder	Yes
<b>Class 3</b> - Volunteers, Leaders, Staff, Directors, Officers & Trustees of the Policyholder	

### Schedule of Benefits

<b>Class 2</b>	
Principal Sum	10,000
Accident Medical Reimbursement Benefit	10,000
Accidental Dental Reimbursement Benefit	1,500
Tutorial Expense	2,000
<b>Class 3</b>	100,000
Principal Sum	20,000
Weekly Accident Indemnity	
Disability	200/week
Elimination Period	0 days
Maximum Period Payable	104 weeks
Accident Medical Reimbursement Benefit	10,000
Accidental Dental Reimbursement Benefit	1,500
Tutorial Expense	2,000

### Aggregate Limit

Any one Accident	300,000
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### Coverage

Participant Personal Accident Insurance Policy – Insurers the participants of the policyholder, including volunteers working on behalf of the Insured, who are participating in a sanctioned activity approved by and under supervision of proper authority of the club, organization or policyholder and for which coverage has been declared.	Yes
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## Directors' & Officers Liability

<b>Insurer</b>	Northbridge General Insurance Company
<b>Named Insured</b>	Canadian 4-H Council and Canadian 4-H Foundation – Manitoba 4-H Council – Manitoba 4-H Foundation
<b>Line of Business</b>	Non-Profit Management and Corporate Liability
<b>Policy Period</b>	April 1, 2024 to April 1, 2025

### Renewal

#### Policy Form

Occurrence	Yes
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#### Limits of Liability

Each Claim	10,000,000
Annual Aggregate	10,000,000

#### Policy Includes

Directors' & Officers' Liability	Yes
Employment Practices Liability	Yes
Fiduciary Liability	Yes
BI&PD Exclusion	Yes
\$100,000 Corporate Brand Protection / Crisis Management Event Expense	Yes
Manuscript Endorsement to include regional and district boards	Yes
Worldwide Coverage	Yes

#### Deductibles

Self Insured Retention	10,000
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