

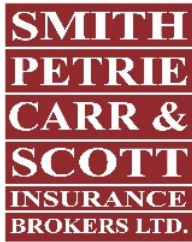
**SMITH PETRIE CARR & SCOTT
INSURANCE BROKERS**

COVERAGE SUMMARY FOR:

Canadian Association of Nordic Ski Instructors

Effective Date:	September 30, 2017	Expiry Date:	September 30, 2018
Insurer:	Everest Insurance Company		
Named Insured:	Canadian Association of Nordic Ski Instructors		
Mailing Address:	164 Adrien-Robert, Gatineau, PQ J8Y 3S2		
Location Address:	164 Adrien-Robert, Gatineau, PQ J8Y 3S2		
Type of Policy:	Commercial General Liability		
Policy Number:	E2SB000074		
Additional Insured:	Ski Telemark Ltd. Sponsors, Government Departments, Municipalities		
Coverage:	As per the summary attached		
Endorsements:	As per the summary attached		
Deductibles:	As per the summary attached		

This policy contains a clause that may limit the amount payable and/or contain a partial payment of loss clause. This coverage summary is issued as a matter of information only. Please refer to the actual policy for terms, conditions, provisions and exclusions that govern your rights and obligations under the policy.



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Commercial General Liability Insurance

<u>LIMIT</u>	<u>DESCRIPTION</u>
\$5,000,000	Each Occurrence – \$1,000 Property Damage/Bodily Injury deductible
\$5,000,000	Personal & Advertising Injury Liability
\$5,000,000	Products – Completed Operations Aggregate Limit
\$5,000,000	General Aggregate Limit
\$250,000	Tenants Legal Liability – \$1,000 deductible
\$10,000	Medical Payments – Any One Accident
\$1,000	Medical Payments – any one person
\$1,000,000	Employee Benefits – each occurrence and aggregate – \$1,000 deductible
Endorsements:	<ul style="list-style-type: none"> • Employers Bodily Injury Coverage Extension • Voluntary Compensation Benefits • Incidental Malpractice Injury • Backcountry Skiing or Instruction exposure is Excluded • U. S. Jurisdictions • International Extension Endorsement • Abuse Exclusion

Non-Owned Automobile Liability Insurance

<u>LIMIT</u>	<u>DESCRIPTION</u>
\$5,000,000	Third Party Bodily Injury and Property Damage
	<ul style="list-style-type: none"> • SEF #94 Legal Liability for Damage to Hired Automobiles - \$75,000 (\$1,000 deductible) • SEF #96 Contractual Liability • SEF #99 Excluding Long Term Leased Vehicles

Additional Coverages

<u>LIMIT</u>	<u>DESCRIPTION</u>
\$2,000,000	Errors & Omissions Liability
	<ul style="list-style-type: none"> • Each Occurrence / Aggregate Limit • Subject to \$1,000 deductible