



BFL CANADA Risk and Insurance Inc.
2001 McGill College Avenue, Suite 2200
Montreal, Quebec H3A 1G1
Tel.: (514) 843-3632
Fax: (514) 843-3842
Toll Free: 1-866-688-9888

Cover Note Declaration Page

Cover Note # MTL-11-24753 valid from August 1, 2011 to August 30, 2011.

In accordance with your instructions, we have bound insurance as follows:

Commercial General Liability Insurance

Named Insured: CANADIAN FOOTBALL OFFICIALS ASSOCIATION

Mailing Address: 1762 Basset, Longueuil, Quebec J4M 1W5

Policy Term: August 1, 2011 to August 1, 2012
(12:01 am standard time at the address of the insured)

Policy N°: 591-303S

Amount(s) – Limit(s): See page 2

Deductibles or retention: See page 2

Premium: \$3,000.00

Insurer: Everest Insurance Company of Canada through Premiere Insurance Underwriting Services

Participation %: 100%

Loss, if any, payable to: CANADIAN FOOTBALL OFFICIALS ASSOCIATION
(Solely as their interests may appear)

Location of property insured:

Wording: As per expiring Policy wording reference #591-303S

BFL CANADA Risk and Insurance Inc.

Signed in Montreal on July 20, 2011

Per: 

Authorized representative

This document is subject to all terms, conditions and exclusions of the policy to be issued. Please advise us immediately of any discrepancy, inaccuracy or necessary change.

As brokers, we are bound to remind you that insurance transactions between an Insured and an Insurer are based on good faith. To safeguard your insurance coverage and comply with policy conditions, you have an obligation, for the entire policy term, to inform your Insurer of any change which might affect the nature of the risk as you have originally declared it to the Insurer on the Application form. Therefore, in order to comply with your insurance policy conditions, you need to advise your broker of any such material change so that your insurer may be notified accordingly. If you have any questions, please do not hesitate to contact your broker.

The policy contains a clause which may limit the amount payable.

DESCRIPTION OF COVERAGE, CONDITIONS, EXCLUSIONS**Non-Owned Automobile**

<u>Coverage</u>	<u>Limit of Liability</u>
Non-owned Auto	\$2,000,000

Commercial General Liability

<u>Coverage</u>	<u>Limit of Liability</u>
Commercial General Liability	
Each Occurrence Limit:	\$5,000,000
Products / Completed Operations Aggregate Limit:	\$5,000,000
Personal and Advertising Injury Liability Aggregate Limit:	\$5,000,000
Medial Expense Limit:	\$2,500 Any one person \$25,000 Any one accident
Tenants Legal Liability Limit:	\$250,000

Deductibles:

\$1,000. ON BODILY INJURY / PROPERTY DAMAGE / EXPENSE
\$1,000. ON TENANTS LEGAL LIABILITY

Endorsements:

(CGL-008) – EMPLOYERS' BODILY INJURY COVERAGE EXTENSION ENDORSEMENT
(ED02/11)
(CGL-009) – VOLUNTARY COMPENSATION FOR EMPLOYEES (ED02/11)
(CGL-010) – INCIDENTAL MALPRACTICE INJURY ENDORSEMENT (ED02/11)
(CGL-049) – POLICIES ISSUED IN ENGLISH FOR INSUREDS LOCATED IN THE
PROVINCE OF QUEBEC (ED02/11)

Wordings:

EC LDA1000 – General Provisions (Ed02/11)
EC LSL6030 – Commercial General Liability (Ed02/11)
EC LSL6032 – Non-Owned Automobile Insurance – Quebec (Ed02/11)

CONDITIONS

Updated membership of 989 for 2011 season
New CGL wordings as noted above

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Cover Note Declaration Page

Cover Note # MTL-11-24754 valid from August 1, 2011 to August 30, 2011.

In accordance with your instructions, we have bound insurance as follows:

Sports Accident Insurance

Named Insured: CANADIAN FOOTBALL OFFICIALS ASSOCIATION

Mailing Address: 1762 Basset, Longueuil, Quebec J4M 1W5

Policy Term: August 1, 2011 to August 1, 2012
(12:01 am standard time at the address of the insured)

Policy N°: 630016

Amount(s) – Limit(s): See page 2

Deductibles or retention: See page 2

Premium: \$500.00

Insurer: Premiere Insurance Underwriting Services

Participation %: Lloyd's – 100%

Loss, if any, payable to: CANADIAN FOOTBALL OFFICIALS ASSOCIATION
(Solely as their interests may appear)

Location of property insured:

Wording: As per existing Policy wording reference #630016

BFL CANADA Risk and Insurance Inc.

Signed in Montreal on July 20, 2011

Per. 

Authorized representative

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The policy contains a clause which may limit the amount payable.

DESCRIPTION OF COVERAGE, CONDITIONS, EXCLUSIONS

<u>Coverage</u>	<u>Limit of Liability</u>
Sport Participant Accident	\$15,000

Deductibles:

Nil

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Cover Note Declaration Page

Cover Note # MTL-11-24755 valid from August 1, 2011 to August 30, 2011.

In accordance with your instructions, we have bound insurance as follows:

Directors & Officers Liability Insurance

Named Insured: CANADIAN FOOTBALL OFFICIALS ASSOCIATION

Mailing Address: 1762 Basset, Longueuil, Quebec J4M 1W5

Policy Term: August 1, 2011 to August 1, 2012
(12:01 am standard time at the address of the insured)

Policy No.: BHG DO 007

Amount(s) – Limit(s): See page 2

Deductibles or retention: See page 2

Premium: \$500.00

Insurer: Everest Insurance Company of Canada through Premiere Insurance Underwriting Services

Participation %: 100%

Loss, if any, payable to: CANADIAN FOOTBALL OFFICIALS ASSOCIATION
(Solely as their interests may appear)

Location of property insured:

Wording: As per expiring Policy wording reference #BHG DO 007

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DESCRIPTION OF COVERAGE, CONDITIONS, EXCLUSIONS

<u>Coverage</u>	<u>Limit of Liability</u>
Non-Profit D&O	\$1,000,000

Deductibles:
Nil

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