



Policy Declarations Page

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE.

Master Policy Form:	Arch Canada Affinity Progrand Liability Policy Form #		
Renewal Of:	New		
Coverage under Certificates of Insurance:	Coverage under the Maste Insurance to the Named In		amed Insureds upon the issuance of a Certificate of
Item 1. Named Insured	I and Address:		
Named Insured:	As Per Certificate of Insura	ance	
Location Address:	As Per Certifica	ate of Insurance	
Item 2. Broker and Ma	ster Policyholder		
Broker Name	Hunters International Ltd.		
Address	Weston Centre, Ste 1502,	, 22 St Clair Avenue East, T	Foronto, ON M4T 2S5
Master Policyholder	The Canadian Bar Insurar	nce Association	
Address	5 Park Home Avenue, Sui	ite 500, Toronto, ON M2N 6	:L4
Item 3: Policy Premiur	n		
А	nnual Policy Premium:	As per Invoice	
Minim	um Retained Premium:	\$100	
Item 4. Policy Period:			
For each Certificate of	Insurance:		
	Effective Date:	As Per Certificate of Insurance	
	Expiry Date:	As Per Certificate of Insurance	
		Inception Date as Shown on Certificate of Insurance	
	1:	2:01 am Standard Time at t	he mailing address of the Named Insured shown above.
For Master Policy For	n:		
	Effective Date		

Expiry Date: Continuous until terminated

*The Master Policy may be terminated by Master Policyholder or the Insurer in accordance with the termination provisions of the program agreement between the Master Policyholder and the Insurer. *Termination of the Master Policy Form shall <u>not</u> prematurely end coverage under Certificates of Insurance issued prior to termation of Master Policy Form.*

Item 5. Description of Operations: Law Firm

Item 6. Summary of Coverages and Limits of Liability

Form No.	Form Title	Coverage	Limits of L	iability	Deductible	Co-Ins
00 CPR0225 56 02 17	Arch Canada Affinity Programs Combined			1: 0		
	Property and Liability Policy	Property	and Business Int	terruption Co	verage Part	
	Folicy	Section I - Property Coverages				
		Location #1				
		"Building"	As per Certificate of Insurance		\$1,000	90%
		"Contents of Every Description"	As per Certificate of Insurance		\$1,000	90%
		"Sewer Back-Up"	Included		\$2,500	
		"Flood"	Included		\$10,000	
		"Earthquake"	Included		As per Certificate of Insurance	
		Section II Business Income				
		"Business Income"	Actual Loss Sustained		24 Hour Waiting Period	
		"Ordinary Payroll"	Included			
		"Rents and Rental Value - Endt CPR0133560513	Actual Loss Sustained			
		Section III Definitions				
		Section IV - Loss Conditions				
		Section V - Special Basis of Settlement				
		Section VI - General Property and Business Interruption Conditions				
		Section VII - Supplemental Coverages	The Limits of Liabilit following Supplement in addition to the Lim Section I - Property Section II - Busir	al Coverages are hits of Liability for Coverages and	Deductible for Supplemental Coverages follows the All Other Losses deductible for Section I - Property Coverages above unless specifically indicated otherwise below	
		Accounts Receivable	\$100,000			
		"Building" Damage by Theft	\$50,000			
		By-Laws Clause	Included			
		Catch All Clause	\$50,000			
		Commercial Condominium, Strata and Co-Ownership Unit Owners	\$25,000			
		Computer Equipment, Media and Programs	Included			
		Consequential Loss Assumption	\$25,000			
		Contingent Business Income	\$100,000			
		Earthquake Coverage	Included			
		Eco-Friendly Enhancement	\$50,000			
		Employees Personal Property	\$50,000			
		Expediting Expenses	\$75,000			
		Exterior Signs and Glass	Included As per Certificate of			
		Extra Expense	Insurance		24 Hour Waiting Period	
		Fine Arts	\$100,000			

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Changes				\$25,000			
continued Programs Combined Property and Lability Policy - continued Interruption by Civil Authority Policy - continued Interruption Breadown Interruption				\$50,000			
Interruption by Civil			Inflation Protection	Included		24 Hour Waiting Period	
Moster Key Coverage \$25,000 Mortgage Rate Guarantee \$100,000 Newly Acquired Property ("Buldings" and "Equipment") S1,500,000 Outdoor Property Included Pollution Clean Up and Removal Removal Property in Transit Removal Reporting Prefector Removal Removal Removal Reporting Property Included Removal Removal Reporting Property Insuring Agreement a. Follows Business Breakduren Removal Removal Reporting Property Insuring Agreement b. Follows Business Breakduren Removal Removal Removal Removal Removal Removal Removal Reporting Property Insuring Agreement a. Follows Business Breakduren Removal Removal Removal Removal Removal Reporting Property Reporting Prope	continued	Property and Liability		4 consecutive weeks		48 consecutive Hours	
Mortgage Rate Guarantee Newly Acquired Property (Pauldings* and en' (Pauldings*) and en' (Paulding Pariod Property Outdoor Property Pollution Clean Up and Removal Removal Property in Transit \$55,000 Property in Transit \$55,000 Property in Industred Not On Promises Reharings of Fire Protection Equipment 25% of the total amount payable for direct physical loss to Property in Industred Removal According to the total amount payable for direct physical loss to Property in Standard Removal Sod, Trees, Shrubs and Pauls Sod, Trees, Shrubs and Pauls Standard Anount Co- Insurance Clause Valuable Papers and Sod,000 Section VIII - Equipment Breakdown Insuring Agreement a. Follows Property Limit Brushing Agreement b. Follows Englands Insuring Agreement c. Follows Englands Professional Feel/Auditors Fees Service Interruption 30 consecutive days 24 Hour Waiting Period Hazardous Substance \$50,000 Coverage 8 - Customer Property Coverage 8 - Customer Property \$25,000 S2,500			Leasehold Interest	\$100,000			
Newly Acquired Property ("Buildings" and Equipment") Off Premises Power S100,000 Outdoor Property Included Pollution Clean Up and Removal Property Instant Not Con Premises Removal Removal Removal S50,000 Reversible of the Protection Equipment Removal S50,000 Reversible of the Protection S50,000 Reversible of the Protection Removal S50,000 Reversible of the Protection S50,000 S50			Master Key Coverage	\$25,000			
(*Buildings* and *Feuritra Period* S1.500.000 Repring Period* Feuritra Period* Feuritra Period* Period			Mortgage Rate Guarantee	\$100,000			
Ott Premises Power \$100,000 days. Outdoor Property Included Pollution Clean Up and Removal Professional Fees \$50,000 Professional Fees \$50,000 Property Insured Not On Promises \$50,000 Property Insured Not On Promises \$50,000 Recharge of Fire Protection \$50,000 Removal 25% of the total amount payable for direct physical loss to Property Insured. Removal \$10,000 Reward Payments \$10,000 Sod, Trees, Shrubs and Plants \$10,000 Stated Amount Collisionaries \$10,000 Stated Amount Collisionaries \$10,000 Section VIII - Equipment Breakdown \$10,000 Insuring Agreement a. Follows Property Limit \$100 Insuring Agreement b. Follows Business \$10,000 Insuring Agreement c. Follows Extra \$24 Hour Waiting Period Expediting Expenses \$10,000 By-Laws Included \$10,000 By-Laws \$1,000 By-Laws \$1,000 By-Laws \$1,000 \$1,000 By-Laws \$1,000 \$1,000 By-Laws \$1,000 By-Laws \$1,000 \$1,000 By-Laws \$1,000 By-Laws \$1,000 By-Laws \$1,000 By-Laws \$1,000 By-Laws \$1,			("Buildings" and	\$1,500,000			
Pollution Clean Up and Removal Professional Fees \$50,000 Property in Transit \$25,000 Property in Transit \$25,000 Property insured Not On Premises \$50,000 Property insured Not On Property insured Property Insuring Agreement a. Follows Property Limit Insuring Agreement a. Follows Business Income Limit Insuring Agreement c. Follows Business Income Limit Property Insuring Agreement c. Follows Estra Expense Limit Property Insuring Property Pr			Off Premises Power	\$100,000			
Removal S00,000 Property in Transit S25,000 Property in Transit S25,000 Property in Transit S25,000 Property in Section S50,000 Property in Section S50,000 Property in Section S50,000 Property in Section S50,000 Property insured S50,000 Property insured S50,000 S5			Outdoor Property	Included			
Property in Transit			·	\$50,000			
Properly Insured Not On Premises Recharge of Fire Protection Equipment 25% of the total admount payable for direct physical loss to Property Insured. Reward Payments \$10,000 Sod, Trees, Shrubs and Plants \$10,000 Stated Amount Co-Included Plants Valuable Papers and Records Section VIII - Equipment Breakdown Insuring Agreement a. Follows Property Limit Insuring Agreement b. Follows Business Follows Extra Expending Expenses \$10,000 By-Laws Included Professional Fees/Auditors Fees Service Interruption 30 consecutive days Let Hour Waiting Period Comprehensive Crime Coverage Part Coverage A - Employee theft \$10,000 \$2,500 \$2,500 Section VIII - Equipment Secutive Coverage Part Coverage B - Customer Property \$25,000 \$2,500			Professional Fees	\$50,000			
Recharge of Fire Protection Equipment 25% of the total amount payable for direct physical loss to Property Insured. Reward Payments \$10,000 Sod, Trees, Shrubs and Plants Stated Amount Co- Insurance Clause Valuable Papers and Records Section VIII - Equipment Breakdown Insuring Agreement a. Insuring Agreement b. Follows Business Income Limit Insuring Agreement c. Expediting Expenses \$10,000 By-Laws Included Professional Fees/Auditors Fees Service Interruption 30 consecutive days Comprehensive Crime Coverage Part Coverage B - Customer Property \$55,000 \$255,000 \$10,00			Property in Transit	\$25,000			
Equipment 25% of the total amount payable for direct physical loss to Properly Insured. Reward Payments \$10,000 Sod, Trees, Shrubs and Plants Stated Amount Co-Insurance Clause Valuable Papers and Records Section VIII - Equipment Breakdown Insuring Agreement a. Follows Property Limit Insuring Agreement b. Follows Business Income Limit Insuring Agreement c. Expediting Expenses \$10,000 By-Laws Follows Extra Expenses Limit Expediting Expenses \$10,000 By-Laws Professional Fees/Auditors Fees Service Interruption 30 consecutive days A Employee theft Coverage A - Employee theft \$25,000 \$2,500 S2,500 S2,500				\$100,000			
Removal direct physical loss to Property Insured. Reward Payments \$10,000 Sod, Trees, Shrubs and Plants Stated Amount Co-Included Insurance Clause Valuable Papers and Records Section VIII - Equipment Breakdown Insuring Agreement a. Follows Property Limit Insuring Agreement b. Follows Business Income Limit Insuring Agreement c. Follows Extra Expense Limit Expediting Expenses \$10,000 By-Laws Included Professional Fees/Auditors Fees \$50,000 Service Interruption 30 consecutive days 24 Hour Waiting Period Hazardous Substance \$25,000 Comprehensive Crime Coverage Part Coverage A - Employee theft \$100,000 \$2,500				\$50,000			
Sod, Trees, Shrubs and Plants Stated Amount Co-Insurance Clause Valuable Papers and Records Section VIII - Equipment Breakdown Insuring Agreement a. Insuring Agreement b. Follows Business Income Limit Insuring Agreement c. Expense Limit Expediting Expenses \$10,000 By-Laws Included Professional Fees/Auditors Fees Service Interruption Hazardous Substance \$24 Hour Waiting Period 24 Hour Waiting Period 250,000 Comprehensive Crime Coverage Part Coverage A - Employee theft \$100,000 \$2,500 \$2,500			Removal	amount payable for direct physical loss to			
Stated Amount Co- Insurance Clause Valuable Papers and Records Section VIII - Equipment Breakdown Insuring Agreement a. Follows Broperty Limit Insuring Agreement b. Follows Business Income Limit Insuring Agreement c. Follows Extra Expense Limit Expediting Expenses Follows Extra Expense Limit Expediting Expenses Follows Extra Expense Limit Expediting Expenses S10,000 By-Laws Included Professional Fees/Auditors Fees Service Interruption Agreement C. Soono Service Interruption Tomprehensive Crime Coverage Part Coverage A - Employee theft S100,000 \$1,000 \$2,500			Reward Payments	\$10,000			
Insurance Clause				\$10,000			
Section VIII - Equipment Breakdown Insuring Agreement a. Insuring Agreement b. Insuring Agreement c. Insuring Agreement c. Expediting Expenses \$10,000 By-Laws Included Professional Fees/Auditors Fees Service Interruption 30 consecutive days 24 Hour Waiting Period Hazardous Substance \$25,000 Comprehensive Crime Coverage Part Coverage A - Employee theft \$100,000 \$2,500				Included			
Insuring Agreement a. Follows Property Limit Insuring Agreement b. Follows Business Income Limit Insuring Agreement c. Expediting Expenses Limit Expediting Expenses \$10,000 By-Laws Included Professional Fees/Auditors Fees Service Interruption 30 consecutive days Hazardous Substance \$24 Hour Waiting Period 24 Hour Waiting Period 250,000 Comprehensive Crime Coverage Part Coverage A - Employee theft \$100,000 \$25,000 \$25,000				\$500,000			
Insuring Agreement b. Follows Business Income Limit Insuring Agreement c. Follows Extra Expense Limit Expediting Expenses \$10,000 By-Laws Included Professional Fees/Auditors Fees Service Interruption 30 consecutive days Hazardous Substance \$24 Hour Waiting Period 24 Hour Waiting Period 24 Hour Waiting Period 2500 24 Hour Waiting Period Comprehensive Crime Coverage Part Coverage A - Employee theft \$100,000 \$1,000 Coverage B - Customer Property \$25,000 \$2,500			Section VIII - Equipment Breakd	own			
Insuring Agreement b. Insuring Agreement c. Insuring Agreement c. Follows Extra Expense Limit Expediting Expenses \$10,000 By-Laws Included Professional Fees/Auditors Fees Service Interruption The Agreement c. Comprehensive Crime Coverage Part Coverage A - Employee theft \$24 Hour Waiting Period 24 Hour Waiting Period 24 Hour Waiting Period 24 Hour Waiting Period 250,000 26 Hour Waiting Period 27 Hour Waiting Period 28 Hour Waiting Period 29 Hour Waiting Period 20 Consecutive days 20 Comprehensive Crime Coverage 20 Coverage Part Coverage B - Customer Property \$25,000 \$2,500			Insuring Agreement a.		any "One	\$500	
Expense Limit 24 Hour Waiting Period Expediting Expenses \$10,000 By-Laws Included Professional Fees/Auditors Fees \$50,000 Service Interruption 30 consecutive days 24 Hour Waiting Period Hazardous Substance \$25,000 Comprehensive Crime Coverage Part Coverage A - Employee theft \$100,000 \$1,000 Coverage B - Customer Property \$25,000			Insuring Agreement b.	Income Limit	Breakdown"	24 Hour Waiting Period	
Expediting Expenses \$10,000			Insuring Agreement c.			24 Hour Waiting Period	
By-Laws Included Professional Fees/Auditors \$50,000 Service Interruption 30 consecutive days 24 Hour Waiting Period Hazardous Substance \$25,000 Comprehensive Crime Coverage Part Coverage A - Employee theft \$100,000 \$1,000 Coverage B - Customer Property \$25,000 \$2,500			Expediting Expenses				
Professional Fees/Auditors Fees Service Interruption 30 consecutive days 24 Hour Waiting Period Hazardous Substance \$25,000 Comprehensive Crime Coverage Part Coverage A - Employee theft \$100,000 \$1,000 Coverage B - Customer Property \$25,000							
Comprehensive Crime Coverage Part Coverage A - Employee theft \$100,000 \$1,000 Coverage B - Customer Property \$25,000 \$2,500			Professional Fees/Auditors	\$50,000			
Comprehensive Crime Coverage Part Coverage A - Employee theft \$100,000 \$1,000 Coverage B - Customer Property \$25,000 \$2,500			Service Interruption	30 consecutive days		24 Hour Waiting Period	
Coverage A - Employee theft \$100,000 \$1,000 Coverage B - Customer Property \$25,000 \$2,500			Hazardous Substance	\$25,000			
Coverage A - Employee theft \$100,000 \$1,000 Coverage B - Customer Property \$25,000 \$2,500							
Coverage B - Customer Property \$25,000 \$2,500			Co	mprehensive Cri	me Coverage	Part	
			Coverage A - Employee theft	\$100,000		\$1,000	
Coverage C - Inside Premises \$10,000 \$1,000			Coverage B - Customer Property	\$25,000		\$2,500	
			Coverage C - Inside Premises	\$10,000		\$1,000	
Coverage D - Outside Premises \$10,000 \$1,000			Coverage D - Outside Premises	\$10,000		\$1,000	
Coverage E - Forgery or \$100,000 \$1,000				\$100,000		\$1,000	

Coverage F - Computer Fraud or Fraudulent Transfer Instructions	\$100,000	\$1,000
Coverage G - Currency Fraud	\$100,000	\$1,000
Coverage H - Charge Card Forgery or Alteration	\$100,000	\$1,000
Coverage J - Computer Restoration Costs Coverage	\$100,000	\$1,000
Coverage K - Extortion	\$100,000	\$1,000
Investigation Costs	\$50,000	

00 CPR0225 56 02 17 -	Arch Canada Affinity	Canada C	ommercial Gener	al Liability Co	verage Part	
continued	Programs Combined Property and Liability Policy - continued	Coverage A. "Bodily Injury" and "Property Damage" Liability	As per Certificate of Insurance	Each "Occurrence"	\$1,000	
		Coverage B. "Personal and Advertising Injury" Liability	Follows Coverage A	Sustained by any one person or organization		
		Coverage C. Medical Payments	\$25,000	"Bodily Injury" sustained by any one person		
		Coverage D. Tenants Legal Liability	\$2,000,000	"Property Damage" to any one premises	\$1,000	
		Products-Completed Operations Aggregate	Follows Coverage A			
		General Aggregate (other than Products-Completed Operations)	\$5,000,000			
00 CPR0015 56 10 10	Employee Benefits Liability	Employee Benefits	\$2,000,000	Each Employee		
00 CFR0013 30 10 10	Coverage Endorsement	Employee Benefits	\$2,000,000	Aggregate		
00 0000044 50 40 40	Employer's Liability Coverage Endorsement		\$2,000,000	Each Accident		
00 CPR0014 56 10 10		Employers Liability	\$2,000,000	Aggregate		
00 CPR0018 56 10 10	Voluntary Compensation for an "Employee" of Insured (Canada Only)	Voluntary Compensation	As per Endorsement			
00 MLN0207 56 12 08	Fungi or Bacteria Exclusion Amendment Endorsement	Fungi and Bacteria	\$250,000			
00 CA0124 56 10 12	S.P.F. No. 6 Standard Non- Owned Automobile Policy	Non-Owned Automobile	As per Certificate of Insurance			
00 CA0117 56 08 10	S.E.F. No. 94 Legal Liability for Damage to Hired Automobiles Endorsement	SEF No 94	\$75,000		\$1,000	
00 CA0119 56 08 10	S.E.F. No. 96 Contractual Liability Endorsement	SEF No 96	Included			
00 CA0118 56 08 10	S.E.F. No. 99 Excluding Long Term Leased Vehicle Endorsement	SEF No 99	Included			
00 CPR0198 56 04 15	Network Security and Privacy Endorsement	Network Security Liability Coverage	\$250,000	Each Claim	\$1,000	
		Privacy Violation Liability Coverage	\$250,000	Each Claim		
		Cyber Extoration Coverage	\$250,000	Each Claim		
		Crisis Management Coverage	\$250,000	Each Claim	[
		Business Interruption Coverage	\$250,000	Each Claim		
00 CPR0046 56 11 10	Canada Programs	Aggregate	\$250,000 ercial Umbrella L	Aggregate	ana Davi	

	Commercial Liability Umbrella Policy	Bodily Injury, Property Damage and Personal and Advertising Injury Liability Products-Completed Operations	As per Certificate of Insurance As per Certificate of	Each Occurrence	\$10,000 SIR		
		Aggregate	Insurance				
		General Aggregate Schedule A Schedule of Underlying Insurance					
		Commercial General Liability	As per Certificate of	Each	u		
		Coverage Part	Insurance	"Occurrence"			
				Sustained by any one person or organization			
				Products- Completed Operations Aggregate			
				General Aggregate			
		Automobile Liability	As per Certificate of Insurance				
		Name of Insurer: Policy Number: Policy Period:	As per Certificate of Insurance				
00 CA066 56 12 08	Canada Standard Excess Automobile Policy (Third Party Liability Only	Excess Automobile	See attached Supplemental Declaration Page.				

Item 7. Loss Payees As Per Certificate of Insurance

This Policy is subject to all of the terms and conditions of the Master Policy. The Master Policy terms can only be changed at the request of the Master Policyholder. The Broker is responsible for handling coverage limit change requests from the insured(s) named on each seperately issued Certificate of Insurance, subject to the terms of the Master Policy.

IN CONSIDERATION OF THE PAYMENT OF PREMIUM AND IN RELIANCE UPON STATEMENTS MADE IN THE APPLICATION, THIS POLICY INCLUDING ALL ENDORSEMENTS ISSUED HEREIN, SHALL CONSTITUTE THE CONTRACT BETWEEN ARCH INSURANCE CANADA LTD. AND THE NAMED INSURED.

ARCH INSURANCE CANADA LTD.

Patrick K. Nails Secretary Hugh Sturgess CEO & President

Date:	