

Farm Liability

Various provisions in this Form restrict coverage. Read the entire Form carefully to determine rights, duties and what is and is not covered.

The word 'Insured' means any person or organization qualifying as such under Section **II** - Who Is An Insured. The word 'insurer' refers to the company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning as defined in Section **V** - Definition.

Unless stated otherwise in the Declarations, the Insured:

- 1.** Owns no "Residence Premises" other than the Principal Residence maintained by the Insured;
- 2.** Owns no watercraft:
 - a.** Equipped with an outboard motor rated more than twenty-five (25) H.P. (nineteen (19) kW); or
 - b.** Equipped with an inboard or inboard/outboard motor rated more than fifty (50) H.P. (thirty-eight (38) kW); or
 - c.** Of any other type over twenty-six (26) feet (eight (8) m) in overall length;
- 3.** Conducts no other "business" or occupational pursuits on the premises other than "farming" or agricultural activities.

SECTION I - COVERAGES

COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY

This insurance applies only when an Each Occurrence Limit is indicated in the Declarations.

1. Insuring Agreement

- a.** The Insurer will pay those sums that the Insured becomes legally obligated to pay as "compensatory damages" because of "bodily injury" or "property damage" to which this insurance applies. The Insurer will have the right and duty to defend the Insured against any "action" seeking those "compensatory damage". However, the Insurer will have no duty to defend the Insured against any "action" seeking "compensatory damages" for "bodily injury" or "property damage" to which this insurance does not apply. The Insurer may, at their discretion, investigate any "occurrence" and settle any claim or "action" that may result. But:

- (1)** The amount the Insurer will pay for "compensatory damages" is limited as described in Section **III** - Limits of Insurance; and
- (2)** The Insurer's right and duty to defend end when the Insurer has used up the applicable limit of insurance in the payment of judgements or settlements under Coverage **A, B, D** or **E** or Medical Expenses under Coverage **C**.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments – Coverages **A, B, D** and **E**.

- b.** This insurance applies to "bodily injury" and "property damage" only if:
 - (1)** The "bodily injury" or "property damage" is caused by an "occurrence" that takes place in the "coverage territory"; and
 - (2)** The "bodily injury" or "property damage" occurs during the policy period; and
 - (3)** Prior to the policy period, no Insured listed under Paragraph **1.** of Section **II** – Who is An Insured and no "employee" authorized by the Named Insured to give or receive notice of an "occurrence" or claim, knew that the "bodily injury" or "property damage" had occurred, in whole or in part. If such a listed Insured or authorized "employee" knew, prior to the policy period, that the "bodily injury" or "property damage" occurred, then any continuation, change or resumption of such "bodily injury" or "property damage" during or after the policy period will be deemed to have been known prior to the policy period.

- c. “Bodily Injury” or “property damage” which occurs during the policy period and was not, prior to the policy period, known to have occurred by any Insured listed under Paragraph 1. of Section II – Who is An Insured or any “employee” authorized by the Insured to give or receive notice of an “occurrence” or claim, includes any continuation, change or resumption of that “bodily injury” or “property damage” after the end of the policy period.
- d. “Bodily injury” or “property damage” will be deemed to have been known to have occurred at the earliest time when any Insured listed under Paragraph 1. of Section II – Who is An Insured or any “employee” authorized by the Named Insured to give or receive notice of an “occurrence” or claim;
 - (1) Reports all or any part, of the “bodily injury” or “property damage” to the Insurer or any other Insurer.
 - (2) Receives a written or verbal demand or claim for “compensatory damages” because of the “bodily injury” or “property damage”; or
 - (3) Becomes aware by any other means that “bodily injury” or “property damage” has occurred or has begun to occur.
- e. “Compensatory damages” because of “bodily injury” include “compensatory damages” claimed by any person or organization for care, loss of services or death resulting at any time from the “bodily injury”.

2. Exclusions

This insurance does not apply to:

a. Operations

“Bodily injury” or “property damage” arising out of “business” pursuits of any “Insured” except::

- (1) Activities therein which are ordinarily incidental to non-business pursuits; and
- (2) “Farming”;
- (3) “Business” pursuits stated in the Declarations and for which a premium has been charged.

b. Expected or Intended Injury

“Bodily injury” or “property damage” expected or intended from the standpoint of any Insured. This exclusion does not apply to “bodily injury” resulting from the use of reasonable force to protect persons or property.

c. Contractual liability

“Bodily injury” or “property damage” for which an Insured is obligated to pay “compensatory damages” by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for “compensatory damages”:

- (1) That the Insured would have in the absence of the contract or agreement; or
- (2) Assumed in a contract or agreement that is an “insured contract” provided the “bodily injury” or “property damage” occurs subsequent to the execution of the contract or agreement. Solely for the purposes of liability assumed in an “insured contract”, reasonable legal fees and necessary litigation expenses incurred by or for a party other than an Insured are deemed to be “compensatory damages” because of “bodily injury” or “property damage”, provided:
 - (a) Liability to such party for, or for the cost of, that party’s defence has also been assumed in the same “insured contract”; and
 - (b) Such legal fees and litigation expenses are for defence of that party against a civil or alternative dispute resolution proceeding in which “compensatory damages” to which this insurance applies are alleged.

d. Workers’ Compensation and Similar Laws

Any obligation of the Named Insured under a workers’ compensation, disability benefits or unemployment or employment compensation law or any similar law.

e. Employer's Liability

"Bodily injury" to:

- (1) An "employee", other than a "residence employee", of the Named Insured arising out of and in the course of:
 - (a) Employment by the Named Insured; or
 - (b) Performing duties related to the conduct of the Named Insured's "business" and "farming"; or
- (2) The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph 2. e. (1) above

This exclusion applies:

- (a) Whether the Named Insured may be liable as an employer or in any other capacity; and
- (b) To any obligation to share "compensatory damages" with or repay someone else who must pay "compensatory damages" because of the injury.

This exclusion does not apply to:

- (a) Liability assumed by the Insured under an "insured contract"; or
- (b) A claim made or and "action" brought by a Canadian resident "employee" on whose behalf contributions are made by or required to be made by the Named Insured under the provisions of any Canadian provincial or territorial workers' compensation law, if cover or benefits have been denied by and Canadian Workers' Compensation Authority.

f. Automobile

- (1) "Bodily injury" or "property damage" arising out of the ownership, use or operation by or on behalf of any Insured of:
 - (a) Any "automobile";
 - (b) Any vehicle while being used in any speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity; or
 - (c) Any vehicle which if it were to be insured would be required by law to be insured under a contract evidenced by a motor vehicle liability policy, or any vehicle insured under such a contract;
 - (d) Any "recreational motor vehicle" owned by any Insured but this exclusion does not apply to golf carts while used for golfing purposes.

This exclusion does not apply to "bodily injury" to any "residence employee" arising out of or in the course of employment by any Insured.

- (2) "Bodily injury" or "property damage" with respect to which any motor vehicle liability policy is in effect or would be in effect but for its termination upon exhaustion of its limit of liability or is required by law to be in effect.

This exclusion applies regardless of any other contributing or aggravating cause or event that contributes concurrently or in any sequence to the "bodily injury" or "property damage".

This exclusion applies even if the claims against any Insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that Insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any "automobile" that is owned or operated by, or on behalf of, or rented or loaned to any Insured.

This exclusion does not apply to:

- (a) “Bodily injury” to an “employee” of the Named Insured on whose behalf contributions are made by or required to be made by the Named Insured under the provisions of any Canadian provincial or territorial workers’ compensation law.
- (b) “Bodily injury” or “property damage” arising out of a defective condition in, or improper maintenance of, any “automobile” owned by the Insured while leased to others for a period of 30 days or more provided the lessee is obligated under contract to ensure that the “automobile” is insured.
- (c) “Bodily Injury” or “property damage” arising out of the ownership, use or operation of “mobile equipment” while at the site of the use or operation of such equipment.
- (d) “Bodily Injury” or “property damage” arising out of the ownership, use or operation of any recreational trailer or horse trailer owned by any Insured while not attached to, carried on or being towed by a motorized vehicle subject to motor vehicle registration.

g. Watercraft

“Bodily injury” or “property damage” arising out of the ownership, maintenance, use or entrustment to others, by or on behalf of, any Insured of any watercraft owned or operated by or rented or loaned to any Insured.

Use includes operation and “loading and unloading”

This exclusion applies even if the claims against any Insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that Insured, if the “occurrence” which caused the “bodily injury” or “property damage” involved the ownership, maintenance, use or entrustment to others of any watercraft that is owned or operated by, or on behalf of, or rented or loaned to any Insured.

This exclusion does not apply to:

- (1) A watercraft while ashore on premises the Named Insured owns or rents;
- (2) A watercraft owned by the Named Insured
 - (a) That has an outboard motor or motors of not more than twenty-five (25) H.P (nineteen (19) kW) in total when used with or on a single watercraft; or
 - (b) That has an inboard or an inboard/outboard motor of not more than fifty (50) H.P. (thirty-eight (38) kW); or
 - (c) That is less than twenty-six (26) feet (eight (8) metres) long.

If the Insured owns any motors or watercraft larger than those stated above, coverage applies only if they are shown on the policy.

If they are acquired after the effective date of this policy, coverage applies automatically for a period of thirty (30) days only from the date of their acquisition, or until expiry of the policy whichever comes first.

- (3) A watercraft the Named Insured does not own that is:
 - (a) Being used or operated with the owner’s consent;
 - (b) The watercraft is not owned by anyone included in Section II – Who Is An Insured.

Insurance does not apply to damage to the watercraft.

Regardless of whether the Insured owns or does not own a watercraft for which third party liability coverage is provided above, coverage is excluded if the watercraft is:

- (i) Used to carry persons or property for a charge;
 - (ii) Used in any race or speed test; or
 - (iii) Rented or leased to others.
- (4) "Bodily injury" to an "employee" of the Named Insured on whose behalf contributions are made by or required to be made by the Named Insured under the provisions of any Canadian provincial or territorial workers' compensation law, if the "bodily injury" results from an "occurrence" involving watercraft.

h. Aircraft

- (1) "Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others by, or on behalf of, any insured of:
- (a) Any aircraft; or
 - (b) Any air cushion vehicle.
- (2) "Bodily injury" or "property damage" arising out of the ownership, existence, use or operation by or on behalf of any Insured of any premises for the purpose of an airport or aircraft landing area and all operations necessary or incidental thereto.

Use includes operation and "loading and unloading" of any aircraft or air cushion vehicle.

This exclusion applies even if the claims against any Insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that Insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft that is owned or operated by, or on behalf of, or rented or loaned to any Insured.

i. Damage to Property

"Property damage" to:

- (1) Property owned or occupied by or rented to the Named Insured, including any costs or expenses incurred by the Named Insured, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property;
- (2) Premises the Named Insured sells, gives away or abandons, if the "property damage" arises out of any part of those premises;
- (3) Property loaned to the Named Insured;
- (4) Personal property, including livestock, in the care, custody or control of the Named Insured;
- (5) That particular part of real property on which the Named Insured or any contractor or subcontractor working directly or indirectly on the Named Insured's behalf are performing operations, if the "property damage" arises out of those operations; or
- (6) That particular part of any property that must be restored, repaired or replaced because "the Named Insured's work" was incorrectly performed on it.

Paragraph (2) of this exclusion does not apply if the premises are "the Named Insured's work" and were never occupied, rented or held for rental by the Insured.

Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph (6) of this exclusion does not apply to "property damage" included in the "products-completed operations hazard".

j. Damage to the Named Insured's Product

"Property damage" to "the Named Insured's product" arising out of such products or any part of such products.

k. Damage to the Named Insured's Work

"Property damage" to that particular part of "the Named Insured's work" arising out of it or any part of it and included in the "products-completed operations hazard" provided the cause of the "property damage" is a defect in "the Named Insured's work".

This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on the Named Insured's behalf by a subcontractor.

l. Damage to Impaired Property or Property Not Physically Injured

"Property damage" to "impaired property" or property that has not been physically injured, arising out of:

- (1) A defect, deficiency, inadequacy or dangerous condition in "the Named Insured's product" or "the Named Insured's work"; or
- (2) A delay or failure by the Named Insured or anyone acting on the Named Insured's behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to "the Named Insured's product" or "the Named Insured's work" after it has been put to its intended use.

m. Recall of Products, Work or Impaired Property

"Compensatory damages" claimed for any loss, cost or expense incurred by the Named Insured or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

- (1) "The Named Insured's product";
- (2) "The Named Insured's work"; or
- (3) "Impaired property";

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

n. Explosion, Vibration, Removal or Weakening of Support

"Property damage" arising out of:

- (1) The use of explosives for blasting;
- (2) Vibration from pile driving or caisson work; or
- (3) The removal or weakening of support of any property, building or land whether such support is natural or otherwise.

This exclusion does not apply:

- (a) To "property damage" arising out of work performed on behalf of the Named Insured by any contractor or subcontractor;
- (b) To "property damage" included within the "products-completed operations hazards".

o. Custom Farming

"Bodily injury" or "property damage" arising out of "custom farming" operations, performed for others for a charge under any agreement or contract unless stated in the Declarations. This exclusion shall not apply where the total compensation received for "custom farming" is less than five thousand dollars (\$5,000) within the policy period.

p. Custom Spraying

“Bodily injury” or “property damage” arising out of “custom spraying” operations, performed for others for a charge under any agreement or contract unless stated in the Declarations.

q. Seed and Growing Crops

“Property damage” arising out of:

- (1) The failure of seed sold by the Insured to conform to the variety or quality specified by the Insured, or to be suitable for the purpose specified by the Insured; or
- (2) The failure of seed sold by the Insured to germinate.

r. Damage From Aircraft

“Property damage” arising out of any substance released or discharged from any aircraft.

s. Electronic Data

“Compensatory damages” arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate “electronic data”

t. Personal Injury and Advertising Injury

“Bodily injury” arising out of “personal injury” or “advertising injury”

u. Abuse - See Common Exclusions.

v. Asbestos - See Common Exclusions.

w. Fungi or Spores - See Common Exclusions.

x. Nuclear Liability– See Common Exclusions.

y. Pollution Liability – See Common Exclusions.

z. Professional Services – See Common Exclusions.

aa. Terrorism – See Common Exclusions.

bb. War Risks – See Common Exclusions.

COVERAGE B - PERSONAL INJURY LIABILITY

This insurance applies only when a Personal Injury Liability Limit is indicated in the Declarations .

1. Insuring Agreement

- a.** The Insurer will pay those sums that the Insured becomes legally obligated to pay as “compensatory damages” because of “personal injury” to which this insurance applies. The Insurer will have the right and duty to defend the Insured against any “action” seeking “compensatory damages”. However, the Insurer will have no duty to defend the Insured against any “action” seeking “compensatory damages” for “personal injury” to which this insurance does not apply. The insurer may at the Insurer’s discretion, investigate any offence and settle any claim or “action” that may result. But:

- (1) The amount the Insurer will pay for “compensatory damages” is limited as described in Section **III** - Limits Of Insurance; and
- (2) The Insurer’s right and duty to defend end when the Insurer has used up the applicable limit of insurance in the payment of judgments or settlements under Coverages **A, B, D** or **E**, or medical expenses under Coverage **C**.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments - Coverages **A, B, D** and **E**.

- b. This insurance applies to “personal injury” caused by an offence arising out of the conduct of the Named Insured’s business, but only if the offence was committed in the “coverage territory” and during the policy period.

2. Exclusions

This insurance does not apply to:

a. Knowing Violation Of Rights Of Another

“Personal injury” caused by or at the direction of the insured with the knowledge that the act would violate the rights of another and would inflict “personal injury”.

b. Material Published With Knowledge Of Falsity

“Personal injury” arising out of oral or written publication of material, if done by or at the direction of an Insured with knowledge of its falsity.

c. Material Published Prior To Policy Period

“Personal injury” arising out of oral or written publication of material whose first publication took place before the beginning of the policy period.

d. Criminal Acts

“Personal injury” arising out of a criminal act committed by or at the direction of an Insured.

e. Contractual Liability

“Personal injury” for which an Insured has assumed liability in a contract or agreement. This exclusion does not apply to liability for “compensatory damages” that the insured would have in the absence of the contract or agreement.

f. Insureds In Media and Internet Type Businesses

“Personal injury” committed by an Insured whose business is:

- (1) Advertising, broadcasting, publishing or telecasting;
- (2) Designing or determining content of web-sites for others; or
- (3) An Internet search, access, content or service provider.

However, this exclusion does not apply to

- (1) False arrest, detention or imprisonment;
- (2) Malicious prosecution;
- (3) The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;

For the purposes of this exclusion, the placing of frames, borders or links, or advertising, for the Named Insured or others anywhere on the Internet, is not by itself, considered the business of advertising, broadcasting, publishing or telecasting.

g. Electronic Chatrooms or Bulletin Boards

“Personal injury” arising out of an electronic chatroom or bulletin board an Insured hosts, owns, or over which the insured exercises control.

h. Abuse – see Common Exclusions

i. Asbestos – see Common Exclusions

j. Fungi or Spores – see Common Exclusions

- k. **Nuclear Liability** – see Common Exclusions
- l. **Pollution Liability** – see Common Exclusions
- m. **Professional Services** – see Common Exclusions
- n. **Terrorism** – see Common Exclusions
- o. **War Risks** – see Common Exclusions

COVERAGE C - MEDICAL PAYMENTS

This insurance applies only when a Medical Payments Limit is indicated in the Declarations.

1. Insuring Agreement

- a. The Insurer will pay medical expenses as described below for “bodily injury” caused by an accident:
 - (1) On premises the Named Insured owns or rents;
 - (2) On ways next to premises the Named Insured owns or rents; or
 - (3) Because of the Named Insured’s operations;
 - (4) Sustained elsewhere and
 - (a) Is caused by any Insured, by any farm “employee” or “residence employee” in the course of their employment by an Insured, or by any animal owned by or in the care of any Insured;
 - (b) Is sustained by any “residence employee” and arises out of and in the course of his employment by any Insured.

provided that:

 - (a) The accident takes place in the “coverage territory” and during the policy period;
 - (b) The expenses are incurred and reported to the Insurer within one year of the date of the accident; and
 - (c) The injured person submits to examination, at the Insurer’s expense, by physicians of the Insurer’s choice as often as the Insurer reasonably requires.
- b. The Insurer will make these payments regardless of fault. These payments will not exceed the applicable limit of insurance as described in Section **III** – Limits Of Insurance. The Insurer will pay reasonable expenses for:
 - (1) First aid administered at the time of an accident;
 - (2) Necessary medical, surgical, x-ray and dental services, including prosthetic devices; and
 - (3) Necessary ambulance, hospital, professional nursing and funeral services.

2. Exclusions

The Insurer will not pay expenses for “bodily injury”:

a. Any Insured

To any Insured, except “volunteer workers”.

b. Hired Person

To a person hired to do work for or on behalf of any Insured or a tenant of any Insured. This exclusion does not apply to a “residence employee”, or to other persons while on your premises in a neighbourly exchange of labour for which you are not obligated to pay any monetary compensation, either expressed or implied.

c. Injury On Normally Occupied Premises

To a person injured on that part of premises the Named Insured owns or rents that the person normally occupies.

d. Workers Compensation and Similar Laws

To a person, whether or not an “employee” of any Insured, if benefits for the “bodily injury” are payable or must be provided under any medical, dental, surgical or hospitalization plan, workers compensation or disability benefits law or a similar law.

e. Athletics Activities

To a person injured while practicing, instructing or participating in any physical exercises or games, sports or athletic contests.

f. Products – Completed Operations Hazard

Included within the “products-completed operations hazard”.

g. Coverage A Exclusion

Excluded under Coverage A.

COVERAGE D - TENANTS’ LEGAL LIABILITY

This insurance applies only when a Tenants’ Legal Liability Limit is indicated in the Declarations.

1. Insuring Agreement

- a.** The Insurer will pay those sums that the Insured becomes legally obligated to pay as “compensatory damages” because of “property damage” to which this insurance applies. This insurance applies only to “property damage” to premises of others rented to the Named Insured or occupied by the Named Insured. The Insurer will have the right and duty to defend the insured against any “action” seeking those “compensatory damages”. However, the insurer will have no duty to defend the insured against any “action” seeking “compensatory damages” for “property damage” to which this insurance does not apply. The Insurer may, at the Insurer’s discretion, investigate any “occurrence” and settle any claim or “action” that may result. But:

- (1) The amount the Insurer will pay for “compensatory damages” is limited as described in Section III – Limits of Insurance; and
- (2) The Insurer’s right and duty to defend ends when the Insurer has used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A, B, D or E or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments Coverage A, B, D and E.

- b.** This insurance applies to “property damage” only if:

- (1) The “property damage” is caused by an “occurrence” that takes place in the “coverage territory”;
- (2) The “property damage” occurs during the policy period; and
- (3) Prior to the policy period, no insured listed under Paragraph 1. of Section II – Who Is An Insured and no “employee” authorized by the Named Insured to give or receive notice of an “occurrence” or claim, knew that the “property damage” had occurred, in whole or in part. If such a listed insured or authorized “employee” knew, prior to the policy period, that the “property damage” occurred, then any continuation, change or resumption of such “property damage” during or after the policy period will be deemed to have been known prior to the policy period.

- c.** “Property damage” which occurs during the policy period and was not, prior to the policy period known to have occurred by any insured listed under Paragraph 1. of Section II – Who Is An Insured or any “employee” authorized by the Named Insured to give or receive notice of an “occurrence” or claim, includes any continuation, change or resumption of that “property damage” after the end of the policy period.

d. "Property damage" will be deemed to have been known to have occurred at the earliest time when any insured listed under Paragraph 1. of Section II – Who Is An Insured or any "employee" authorized by the Named Insured to give or receive notice of an "occurrence" or claim:

- (1) Reports all, or any part, of the "property damage" to the Insurer or any other insurer;
- (2) Receives a written or verbal demand or claim for "compensatory damages" because of "property damage"; or
- (3) Becomes aware by any other means that "property damage" has occurred or has begun to occur.

2. Exclusions

This insurance does not apply to:

a. Expected or Intended Injury

"Property damage" expected or intended from the standpoint of any Insured.

b. Contractual Liability

"Property damage" for which an Insured is obligated to pay "compensatory damages" by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for "compensatory damages":

- (1) That the Insured would have in the absence of the contract or agreement; or
- (2) Assumed in a contract or agreement that is an "insured contract", provided the "property damage" occurs subsequent to the execution of the contract or agreement. Solely for the purposes of liability assumed in an "insured contract", reasonable legal fees and necessary litigation expenses incurred by or for a party other than an insured are deemed to be "compensatory damages" because of "property damage", provided:
 - (a) Liability to such party for, or for the cost of, that party's defence has also been assumed in the same "insured contract"; and
 - (b) Such legal fees and litigation expenses are for defence of that party against a civil or alternative dispute resolution proceeding in which "compensatory damages" to which this insurance applies are alleged.

c. Electronic Data

"Compensatory damages" arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate "electronic data"

d. Wear and Tear

"Property damage" due to wear and tear, gradual deterioration, normal upkeep, latent defect, or inherent vice.

e. **Abuse** - See Common Exclusions.

f. **Asbestos** - See Common Exclusions.

g. **Fungi or Spores** - See Common Exclusions.

h. **Nuclear Energy Liability** – See Common Exclusions.

i. **Pollution Liability** – See Common Exclusions.

j. **Professional Services** – See Common Exclusions.

k. **Terrorism** – See Common Exclusions.

l. **War Risks** – See Common Exclusions.

COVERAGE E – ADVERTISING INJURY LIABILITY

This insurance applies only when an Advertising Injury Liability Limit is indicated in the Declarations.

1. Insuring Agreement

- a. The Insurer will pay those sums that the Insured becomes legally obligated to pay as “compensatory damages” because of “advertising injury” to which this insurance applies. The Insurer will have the right and duty to defend the insured against any “action” seeking “compensatory damages”. However, the Insurer will have no duty to defend the insured against any “action” seeking “compensatory damages” for “advertising injury” to which this insurance does not apply. The insurer may at the Insurer’s discretion, investigate any offence and settle any claim or “action” that may result. But:

- (1) The amount the Insurer will pay for “compensatory damages” is limited as described in Section **III** - Limits Of Insurance;
- (2) The Insurer’s right and duty to defend end when the Insurer has used up the applicable limit of insurance in the payment of judgments or settlements under Coverages **A, B, D** or **E**, or medical expenses under Coverage **C**.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments - Coverages **A, B, D** and **E**.

- b. This insurance applies to “advertising injury” caused by an offence arising out of the conduct of the Named Insured’s business, but only if the offence was committed in the “coverage territory” and during the policy period.

2. Exclusions

This insurance does not apply to:

a. Knowing Violation Of Rights Of Another

“Advertising injury” caused by or at the direction of the insured with the knowledge that the act would violate the rights of another and would inflict or “advertising injury”.

b. Material Published With Knowledge Of Falsity

“Advertising injury” arising out of oral or written publication of material, if done by or at the direction of an Insured with knowledge of its falsity.

c. Material Published Prior To Policy Period

“Advertising injury” arising out of oral or written publication of material whose first publication took place before the beginning of the policy period.

d. Criminal Acts

“Advertising injury” arising out of a criminal act committed by or at the direction of an Insured.

e. Contractual Liability

“Advertising injury” for which an Insured has assumed liability in a contract or agreement. This exclusion does not apply to liability for “compensatory damages” that the insured would have in the absence of the contract or agreement.

f. Breach Of Contract

“Advertising injury” arising out of a breach of contract, except an implied contract to use another’s advertising idea in the Named Insured’s “advertisement”.

g. Quality Or Performance Of Goods – Failure To Conform To Statements

“Advertising injury” arising out of the failure of goods, products or services to conform with any statement of quality or performance made in the Named Insured’s “advertisement”.

h. Wrong Description Of Prices

“Advertising injury” arising out of the wrong description of the price of goods, products or services stated in the Named Insured’s “advertisement”.

i. Infringement Of Copyright, Patent, Trademark or Trade Secret

"Advertising injury" arising out of the infringement of copyright, patent, trademark, trade secret or other intellectual property rights.

However, this exclusion does not apply to infringement, in the Named Insured's "advertisement", of copyright, trade dress or slogan.

j. Insureds In Media and Internet Type Businesses

"Advertising injury" committed by an Insured whose business is:

- (1) Advertising, broadcasting, publishing or telecasting;
- (2) Designing or determining content of web-sites for others; or
- (3) An Internet search, access, content or service provider.

However, this exclusion does not apply to

- (1) False arrest, detention or imprisonment;
- (2) Malicious prosecution;
- (3) The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;

For the purposes of this exclusion, the placing of frames, borders or links, or advertising, for the Named Insured or others anywhere on the Internet, is not by itself, considered the business of advertising, broadcasting, publishing or telecasting.

k. Electronic Chatrooms or Bulletin Boards

"Advertising injury" arising out of an electronic chatroom or bulletin board an Insured hosts, owns, or over which the insured exercises control.

l. Unauthorized Use Of Another's Name or Product

"Advertising injury" arising out of the unauthorized use of another's name or product in the Named Insured's e-mail address, domain name or metatag, or any other similar tactics to mislead another's potential customers.

m. Abuse – see Common Exclusions

n. Asbestos – see Common Exclusions

o. Fungi or Spores – see Common Exclusions

p. Nuclear Liability – see Common Exclusions

q. Pollution Liability – see Common Exclusions

r. Professional Services – see Common Exclusions

s. Terrorism – see Common Exclusions

t. War Risks – see Common Exclusions

COVERAGE F – VOLUNTARY PAYMENT FOR PHYSICAL DAMAGE TO PROPERTY

This insurance applies only when a Voluntary Payment for Physical Damage to Property Limit is indicated in the Declarations.

1. Insuring Agreement

The Insurer will, at its option, either:

- a. Pay for the actual cash value of property physically injured or destroyed during the Policy Period by any “Insured”; or
- b. Repair or replace such property with other property of like quality and kind, but the limit of the Insurer’s liability under Coverage F – Voluntary Payment for Physical Damage to Property for each “occurrence” shall not exceed the amount stated in the Declarations.

2. Exclusions

This insurance does not apply to damage:

a. Property

To property owned by or rented to any Insured, any tenant of any Insured or any resident of the Named Insured’s household; or

b. Intentional Injury

Caused intentionally by any Insured over the age of twelve (12) years; or

c. Other Insurance

Which would be paid by other insurance; or

d. Theft and Mysterious Disappearance

Caused by the loss of use, disappearance or theft of property; or

e. Electronic Data

“Compensatory damages” arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate “electronic data”

f. Business

“Business” pursuits or “professional services”; or

g. Equipment

The ownership, maintenance, operation, use “loading or unloading” of any self-propelled land vehicle, trailer or semi-trailer, farm machinery or equipment, aircraft, air cushion vehicle or watercraft.

h. Abuse – see Common Exclusions

i. Asbestos – see Common Exclusions

j. Fungi or Spores – see Common Exclusions

k. Nuclear Liability – see Common Exclusions

l. Pollution Liability – see Common Exclusions

m. Professional Services – see Common Exclusions

n. Terrorism – see Common Exclusions

o. War Risks – see Common Exclusions

COVERAGE G - ANIMAL COLLISION

This insurance applies only when an Animal Collision Limit is indicated in the Declarations.

The Insurer will pay up to the amount stated on the "Declarations Page" under Coverage G - Animal Collision, for any one animal (based on market value) for loss by death or necessary destruction of any cattle, horse or hybrid thereof, hog, sheep or goat owned by an Insured caused by collision during the policy period between such animal and a vehicle not owned or operated by an Insured or any "employee" thereof, if such collision occurs while such animal is within a public highway or railway right of way and is not being transported.

COVERAGE H – HORSE BOARDING

This insurance applies only when a Horse Boarding Limit is indicated in the Declarations.

The Insurer will pay on behalf of the Insured all sums which the Insured shall become legally obligated to pay arising out of the Insured's legal liability for physical loss or damage causing death, or making destruction necessary, to horses in the care, custody and control of the Insured. This insurance applies only to loss or damage that occurs during the policy period and must take place in the "coverage territory".

Limits of Liability

The limit of liability applicable to this coverage, exclusive of costs, shall not exceed the Limit shown in the Declarations for the following:

1. Any one horse
2. Any one loss
3. Total Limit of Liability for all losses during the period of insurance.

COMMON EXCLUSIONS - COVERAGES A, B C, D, E AND F

This insurance does not apply to:

1. Abuse

- a. Claims or "actions" arising directly or indirectly from "abuse" committed or alleged to have been committed by an Insured, including the transmission of disease arising out of any act of "abuse".
- b. Claims or "actions" based on the Named Insured's practices of "employee" hiring, acceptance of "volunteer workers" or supervision or retention of any person alleged to have committed "abuse".
- c. Claims or "actions" alleging knowledge by an Insured of, or failure to report, the alleged "abuse" to the appropriate authority(ies).

2. Asbestos

"Bodily injury", "property damage", "personal injury" or advertising injury" related to or arising from any actual or alleged liability for any legal remedy of any kind whatsoever (including but not limited to damages, interest, mandatory or other injunctive relief, statutory orders or penalties, legal or other costs, or expenses of any kind) in respect of actual or threatened loss, damage, cost or expense directly or indirectly caused by, resulting from, in consequence of or in any way involving, asbestos or any materials containing asbestos in whatever form or quantity.

This exclusion applies regardless of any other contributing or aggravating cause or event that contributes concurrently or in any sequence to the "bodily injury", "property damage", "personal injury" or "advertising injury".

3. Fungi or Spores

- a. "Bodily injury", "property damage", "personal injury" or "advertising injury" or any other cost, loss or expense incurred by others, arising directly or indirectly, from the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, presence of, spread of, reproduction, discharge or other growth of any "fungi" or "spores" however caused, including any costs or expenses incurred to prevent, respond to, test for, monitor, abate, mitigate, remove, cleanup, contain, remediate, treat, detoxify, neutralize, assess or otherwise deal with or dispose of "fungi" or "spores";

- b. Any supervision, instructions, recommendations, warnings, or advice given or which should have been given in connection with **a.** above; or
- c. Any obligation to pay damages, share damages with or repay someone else who must pay damages because of such injury or damage referred to in **a.** or **b.** above.

This exclusion applies regardless of any other contributing or aggravating cause or event that contributes concurrently or in any sequence to the “bodily injury”, “property damage”, “personal injury” or “advertising injury”.

This exclusion shall not apply to claims arising solely from the presence of bacteria in food products manufactured, sold, distributed or served by the Insured.

4. Nuclear Energy Liability

- a. Liability imposed by or arising from any nuclear liability act, law or statute, or any law amendatory thereof.
- b. “Bodily injury”, “property damage”, “personal injury” or “advertising injury” with respect to which an Insured under this Form is also insured under a contract of nuclear energy liability insurance (whether the Insured is unnamed in such contract and whether or not it is legally enforceable by the Insured) issued by the Nuclear Insurance Association of Canada or any other insurer or group or pool of insurers or would be an Insured under any such policy but for its termination upon exhaustion of its limit of liability.
- c. “Bodily injury”, “property damage”, “personal injury” or “advertising injury” resulting directly or indirectly from the “nuclear energy hazard” arising from:
 - (1) The ownership, maintenance, operation or use of a “nuclear facility” by or on behalf of an Insured;
 - (2) The furnishing by an Insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any “nuclear facility”;
 - (3) The possession, consumption, use, handling, disposal or transportation of “fissionable substances”, or of other “radioactive material” (except radioactive isotopes, away from a nuclear facility, which have reached the final stage of fabrication so as to be useable for any scientific, medical, agricultural, commercial or industrial purpose) used, distributed, handled or sold by an Insured.

This exclusion applies regardless of any other contributing or aggravating cause or event that contributes concurrently or in any sequence to the “bodily injury”, “property damage”, “personal injury” or “advertising injury”.

5. Pollution Liability

- a. “Bodily injury” or “property damage”, “personal injury” or “advertising injury” arising out of the actual, alleged, potential or threatened spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of “pollutants”:
 - (1) Which occurred prior to the policy period shown in the Declarations;
 - (2) At, or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any Insured. However, this subparagraph does not apply to:
 - (a) “Bodily injury” if sustained within a building and caused by smoke, fumes, vapour or soot from equipment used to heat, cool or dehumidify the building, or equipment that is used to heat water for personal use, by the building's occupants or their guests;
 - (b) “Bodily injury” or “property damage” for which the Named Insured may be held liable, if the Named Insured is a contractor and the owner or lessee of such premises, site or location has been added to the Named Insured’s policy as an additional insured with respect to the Named Insured’s ongoing operations performed for that additional insured at that premises, site or location and such premises, site or location is not and never was owned or occupied by, or rented or loaned to, any insured, other than that additional insured; or
 - (c) “Bodily injury” or “property damage” arising out of heat, smoke or fumes from, or fire extinguishing substances used to fight, a “hostile fire”;

- (3) At or from any premises, site or location which is or was at any time used by or for any Insured or others for the handling, storage, disposal, processing or treatment of waste;
- (4) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for:
 - a. any Insured; or
 - b. Any person or organization for whom the Insured may be legally responsible; or
- (5) At or from any premises, site or location on which any Insured or any contractors or subcontractors working directly or indirectly on any Insured's behalf are performing operations if the "pollutants" are brought on or to the premises, site, or location in connection with such operations by such Insured, contractor, or subcontractor. However, this subparagraph does not apply to:
 - (a) "Bodily injury" or "property damage" arising out of the escape of fuels, lubricants or other operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of "mobile equipment" or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them. This exception does not apply if the "bodily injury" or "property damage" arises out of the intentional discharge, dispersal or release of the fuels, lubricants or other operating fluids, or if such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent that they be discharged, dispersed or released as part of the operations being performed by such insured, contractor or subcontractor;
 - (b) "Bodily injury" or "property damage" sustained within a building and caused by the release of gases, fumes or vapours from materials brought into that building in connection with operations being performed by the Named Insured or on the Named Insured's behalf by a contractor or subcontractor; or
 - (c) "Bodily injury" or "property damage" arising out of heat, smoke or fumes from, or fire extinguishing substances used to fight, a "hostile fire".
- (6) At or from any premises, site or location on which any Insured or any contractors or subcontractors working directly or indirectly on any Insured's behalf are performing operations if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify, decontaminate, stabilize, remediate or neutralize, or in any way respond to, or assess the effect of "pollutants".
- b. Any fines or penalties assessed against or imposed upon any Insured arising out of the actual, alleged, potential or threatened spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants"
- c. Any loss, cost or expense arising out of any:
 - (1) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify, decontaminate, stabilize, remediate or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
 - (2) Claim or "action" by or on behalf of a governmental authority for "compensatory damages" because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, decontaminating, stabilizing, remediating or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

However, this Section (3) does not apply to liability for "compensatory damages" because of "property damage" that the insured would have in the absence of such request, demand, order or statutory or regulatory requirement, or such claim or "action" by or on behalf of a governmental authority.

6. Professional Service

"Bodily injury" (other than "incidental medical malpractice injury") "property damage" or "personal injury" or "advertising injury" due to the rendering of or failure to render by the Named Insured or on the Named Insured's behalf of any "professional services" for others, or any error or omission, malpractice or mistake in providing those services.

4. Terrorism

“Bodily injury”, “property damage”, “personal injury” or “advertising injury” arising directly or indirectly, in whole or in part, out of “terrorism” or out of any activity or decision of a government agency or other entity to prevent, respond to or terminate “terrorism”. This exclusion applies regardless of any other contributing or aggravating cause or event that contributes concurrently or in any sequence to the “bodily injury”, “property damage”, “personal injury” or advertising injury”.

5. War Risks

“Bodily injury”, “property damage”, “personal injury” or “advertising injury” arising directly or indirectly, in whole or in part, out of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military power. This exclusion applies regardless of any other contributing or aggravating cause or event that contributes concurrently or in any sequence to the “bodily injury”, “property damage”, “personal injury” or “advertising injury”.

6. Transmissible Spongiform Encephalopathies (TSE)

This insurance does not apply to:

1. “Bodily Injury”, “Property Damage”, “Personal Injury” or “Advertising Injury” arising out of, resulting from, caused or contributed to by:
 - (1) Transmissible Spongiform Encephalopathies (hereinafter referred to as TSE);
 - (2) Exposure to TSE; or
 - (3) Exposure to any item that is known or suspected to cause, contribute to or enable TSE;
2. The costs of abatement, mitigation, removal or disposal of feed, feed additives or animals, or of any premises or equipment handling such items, as a result of any known or suspected connection between such items and TSE; or
3. Any costs related to a person’s abatement, mitigation or removal of, or testing, medical monitoring, medical costs or cure for TSE.

This exclusion also includes;

- (1) Any supervision, instructions, recommendations, warnings or advice given or which should have been given in connection with the above; and
- (2) Any obligation to share damages with or repay someone else who must pay damages because of such injury or damage.

SUPPLEMENTARY PAYMENTS - COVERAGES A, B, D AND E

1. The Insurer will pay, with respect to any claim the Insurer investigates or settles, or any “action” against and insured that the Insurer defends:
 - a. All expenses the Insurer incurs.
 - b. The cost of bonds to release attachments, but only for bond amounts within the applicable limit of insurance. The Insurer does not have to furnish these bonds.

- c. All reasonable expenses incurred by the Named Insured at the Insurer's request to assist the Insurer in the investigation or defence of the claim or "action", including actual loss of earnings up to \$250 a day because of time off from work.
- d. All costs taxed against the Named Insured in the "action".
- e. Any interest accruing after entry of judgement upon that part of the judgement which is within the applicable limit of insurance and before the Insurer has paid, offered to pay, or deposited in court the part of the judgement that is within the applicable limit of insurance.

These payments will not reduce the limits of insurance.

2. If the Insurer defends an insured against an "action" and an indemnitee of the Insured is also named as a party to the "action", the Insurer will defend that indemnitee if all of the following conditions are met:
 - a. The "action" against the indemnitee seeks "compensatory damages" for which the Insured has assumed the liability of the indemnitee in a contract or agreement that is an "insured contract";
 - b. This insurance applies to such liability assumed by the Insured;
 - c. The obligation to defend, or the cost of the defence of, that indemnitee, has also been assumed by the Insured in the same "insured contract";
 - d. The allegations in the "action" and the information the Insurer knows about the "occurrence" are such that no conflict appears to exist between the interests of the Insured and the interests of the indemnitee;
 - e. The indemnitee and the Insured ask the Insurer to conduct and control the defence of that indemnitee against such "action" and agree that the Insurer can assign the same counsel to defend the Insured and the indemnitee; and
 - f. The indemnitee:
 - (1) Agrees in writing to:
 - (a) Cooperate with the Insurer in the investigation, settlement or defence of the "action";
 - (b) Immediately send the Insurer copies of any demands, notices, summonses or legal papers received in connection with the "action";
 - (c) Notify any other insurer whose coverage is available to the indemnitee; and
 - (d) Cooperate with the Insurer with respect to coordinating other applicable insurance available to the indemnitee; and
 - (2) Provides the Insurer with written authorization to:
 - (a) Obtain records and other information related to the "action"; and
 - (b) Conduct and control the defense of the indemnitee in such "action".

So long as the above conditions are met, legal fees incurred by the Insurer in the defence of that indemnitee, necessary litigation expenses incurred by the Insurer and necessary litigation expenses incurred by the indemnitee at the Insurer's request will be paid as Supplementary Payments. Notwithstanding the provisions of Paragraph 2.c. (2) of Section I – Coverage A – Bodily Injury and Property Damage Liability, such payments will not be deemed to be "compensatory damages" for "bodily injury" and "property damage" and will not reduce the limits of insurance.

The Insurer's obligation to defend an Insured's indemnitee and to pay for legal fees and necessary litigation expenses as Supplementary Payments ends when:

- a. The Insurer has used up the applicable limit of insurance in the payment of judgments or settlements; or
- b. The conditions set forth above, or the terms of the agreement described in Paragraph f. above, are no longer met.

SECTION II WHO IS AN INSURED

1. If the Named Insured is designated in the Declarations as:

- a. An individual, the Named Insured and the Named Insured's spouse are Insureds, but only with respect to the conduct of a business of which the Named Insured is the sole owner.

In addition the following persons are insured:

- (1) While living in the same household as the Named Insured and the Named Insured's spouse:
 - (a) Any relatives of the Named Insured or the Named Insured's spouse
 - (b) Any person under the age of twenty one (21) in the care of any Insured.
- (2) Any person or organization legally liable for damages caused by a watercraft, or an animal owned by an Insured, and to which this insurance applies. This does not include anyone using or having custody of the watercraft or animal in the course of any "business", other than "farming", or without the permission of the owner;
- (3) A "residence employee" while performing duties in connection with the ownership, use or operation of motorized vehicles and trailers for which coverage is provided in this policy a partnership or joint venture, the Named Insured is an Insured. The Named Insured's members, the Named Insured's partners, and their spouses are also Insureds, but only with respect to the conduct of the Named Insured's "farming" or "business".
- b. A partnership, limited liability partnership or joint venture, the Named Insured is an Insured. The Named Insured's members, the Named Insured's partners, and their spouses are also Insureds, but only with respect to the conduct of the Named Insured's "farming" or "business".
- c. A limited liability company, the Named Insured is an Insured. The Named Insured's members are also Insured, but only with respect to the conduct of the Named Insured's "farming" or "business". The Named Insured's managers are Insureds, but only with respect to their duties as the Named Insured's managers.
- d. An organization other than a partnership, limited liability partnership, joint venture or limited liability company, the Named Insured is an Insured. The Named Insured's "executive officers" and directors are Insureds but only with respect to their duties as the Named Insured's officers or directors. The Named Insured's shareholders are also Insureds, but only with respect to their liability as shareholders.
- e. A trust, the Named Insured is an Insured. The Named Insured's trustees are also Insureds, but only with respect to their duties as trustees.

2. Each of the following is also an Insured:

- a. The Named Insured's "volunteer workers" only while performing duties related to the conduct of the Named Insured's "farming" or "business", or the Named Insured's "employees" or "residence employees", other than the Named Insured's "executive officers", (if the Named Insured is an organization other than a partnership, limited liability partnership, joint venture or limited liability company) or the Named Insured's managers (if the Named Insured is a limited liability company). but only for acts within the scope of their employment by the Named Insured. However, none of these "employees", "residence employees" or "volunteer workers" are Insureds for:
 - (1) "Bodily injury", "personal injury" or "advertising injury":
 - (a) To the Named Insured, the Named Insured's partners or members (if the Named Insured is a partnership, limited liability partnership or joint venture), to the Named Insured's members (if the Named Insured is a limited liability company) to a co-"employee" or "residence employee" while in the course of his or her employment or performing duties related to the conduct of the Named Insured's "farming" or "business", or to the Named Insured's other "volunteer workers" while performing duties related to the conduct of the Named Insured's "farming" or "business";
 - (b) To the spouse, child parent, brother or sister of that co-"employee", "residence employee" or "volunteer workers" as a consequence of Paragraph (1) (a) above;
 - (c) For which there is any obligation to share "compensatory damages" with or repay someone else who must pay "compensatory damages" because of the injury described in Paragraphs (1) (a) or (b) above;

- (d) Arising out of his or her providing or failing to provide professional health care services; or
- (e) To any person who at the time of injury is entitled to benefits under any workers' compensation or disability benefits law or a similar law;

(2) "Property damage" to property:

- (a) Owned or occupied or used by,
- (b) Rented to, in the care custody or control of, or over which physical control is being exercised for any purpose by the Named Insured, any of the Named Insured's "employees", "residence employees", "volunteer workers", any partner or member (if the Named Insured is a partnership, limited liability partnership or joint venture) or any manager (if the Named Insured is a limited liability company).

- b. Any person (other than the Named Insured's "employee", "residence employee" or "volunteer worker"), or any organization while acting as the Named Insured's real estate manager.

- c. Any person or organization having proper temporary custody of the Named Insured's property if the Named Insured dies, but only:

(1) With respect to liability arising out of the maintenance or use of that property; and

(2) Until the Named Insured's legal representative has been appointed

- d. The Named Insured's legal representative if the Named Insured dies, but only with respect to duties as such. That representative will have all the Named Insured's rights and duties under this Form.

- e. Any person who is insured by this Form at the time of the death of the Insured and who continues residing on the insured "premises".

- 3. Any organization the Named Insured newly acquires or forms, other than a partnership, limited liability partnership, joint venture or limited liability company, and over which the Named Insured maintains ownership or majority interest, will qualify as a Named Insured if there is no other similar insurance available to that organization. However:

- a. Coverage under this provision is afforded only until the 90th day after the Named Insured acquires or forms the organization or the end of the policy period, whichever is earlier;

- b. Coverages **A** and **D** do not apply to "bodily injury" or "property damage" that occurred before the Named Insured acquired or formed the organization; and

- c. Coverage **B** and **E** do not apply to "personal injury" or "advertising injury" arising out of an offence committed before the Named Insured acquired or formed the organization.

No person or organization is an Insured with respect to the conduct of any current or past partnership, limited liability partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations .

SECTION III - LIMITS OF INSURANCE

- 1. The Limits of Insurance shown in the Declarations and the rules below fix the most the Insurer will pay regardless of the number of:

- a. Insureds;
- b. Claims made or "actions" brought; or
- c. Persons or organizations making claims or bringing "actions".

- 2. The General Aggregate Limit is the most the Insurer will pay for the sum of:

- a. "Compensatory damages" under Coverage **A**, except "compensatory damages" because of "bodily injury" or "property damage" included in the "products-completed operations hazard";

- b. "Compensatory damages" under Coverage **B, E, F, G, and H**; and
 - c. Medical expenses under Coverage **C**.
3. The Products-Completed Operations Aggregate Limit is the most the Insurer will pay under Coverage **A** for "compensatory damages" because of "bodily injury" and "property damage" included in the "products-completed operations hazard".
4. Subject to **2.** or **3.** above, whichever applies, the Each Occurrence Limit is the most the Insurer will pay for the sum of:
- a. "Compensatory damages" under Coverage **A**; and
 - b. Medical expenses under Coverage **C**
- because of all "bodily injury" and "property damage" arising out of any one "occurrence".
5. Subject to **2.** above, the Personal Injury and Advertising Injury Limit is the most the Insurer will pay under Coverage **B** for the sum of all "compensatory damages" because of all "personal injury" and "advertising injury" sustained by any one person or organization.
6. The Tenants' Legal Liability Limit is the most the Insurer will pay under Coverage **D** for "compensatory damages" because of "property damage" to any one premises.
7. Subject to **4.** above, the Medical Payments Limit is the most the Insurer will pay under Coverage **C** for all medical expenses because of "bodily injury" sustained by any one person

The Limits of Insurance of this policy apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

8. Deductible

- a. The Insurer's obligation under Bodily Injury, Property Damage Liability and Tenants' Legal Liability to pay "compensatory damages" on behalf of the Named Insured applies only to the amount of "compensatory damages" in excess of any deductible amounts stated in the Declarations as applicable to such coverages, and the limits of insurance applicable to each "occurrence" for Bodily Injury or Property Damage Liability and any one premises for Tenants' Legal Liability will be reduced by the amount of such deductible.
- b. The deductible amount applies as follows:
 - (1) Under Coverage **A**, Bodily Injury and Property Damage Liability:
 - (a) If a "bodily injury" deductible is shown in the Declarations, that deductible applies to all "compensatory damages" because of "bodily injury" as the result of any one "occurrence", regardless of the number of persons or organizations who sustain "compensatory damages" because of that "occurrence".
 - (b) If a "property damage" deductible is shown in the Declarations, that deductible applies to all "compensatory damages" because of "property damage" as the result of any one "occurrence", regardless of the number of persons or organizations who sustain "compensatory damages" because of that "occurrence".
 - (2) Under Coverage **D**, Tenants' Legal Liability, the "property damage" deductible applies to all "compensatory damages" because of "property damage" as the result of any one "occurrence", regardless of the number of persons or organizations who sustain "compensatory damages" because of that "occurrence".
- c. The terms of this insurance, including those in respect to:
 - (1) the Insurer's right and duty to defend any "action" seeking those "compensatory damages"; and
 - (2) the Named Insured's duties in the event of an "occurrence", claim or "action";

apply irrespective of the application of the deductible amount.
- d. The Insurer may pay any part or all of the deductible amount to effect settlement of any claim or "action" and, upon notification of the action taken, the Named Insured shall promptly reimburse the Insurer for such part of the deductible amount as has been paid by the Insurer.

SECTION IV - FARM LIABILITY CONDITIONS

1. Bankruptcy

Bankruptcy or insolvency of the Insured or of the Insured's estate will not relieve the Insurer of the Insurer's obligation under this policy.

2. Canadian Currency Clause

All limits of insurance, premiums and other amounts as expressed in this Form are in Canadian currency.

3. Changes

This policy contains all the agreements between the Named Insured and the Insurer concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with the Insurer's consent. This policy's terms can be amended or waived only by endorsement issued by the Insurer and made a part of this policy.

4. Duties in the Event of Occurrence, Offence, Claim or Action

a. The Named Insured must see to it that the Insurer is notified as soon as practicable of an "occurrence" or offence which may result in a claim. To the extent possible, notice should include:

- (1) How, when and where the "occurrence" or offence took place;
- (2) The names and addresses of any injured persons and witnesses; and
- (3) The nature and location of any injury or damage arising out of the "occurrence" or offence.

b. If a claim is made or "action" is brought against any Insured, the Named Insured must:

- (1) Immediately record the specifics of the claim or "action" and the date received; and
- (2) Notify the Insurer as soon as practicable.

The Named Insured must see to it that the Insurer receives written notice of the claim or "action" as soon as practicable.

c. The Named Insured and any other involved Insured must:

- (1) Immediately send the Insurer copies of any demands, notices, summonses or legal papers received in connection with the claim or "action";
- (2) Authorize the Insurer to obtain records and other information;
- (3) Cooperate with the Insurer in the investigation or settlement of the claim or defence against the "action"; and
- (4) Assist the Insurer, upon the Insurer's request, in the enforcement of any right against any person or organization which may be liable to the Insured because of injury or damage to which this insurance may also apply.

d. No Insured will, except at that Insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without the Insurer's consent.

5. Examination of the Named Insured's Books and Records

The Insurer may examine and audit the Named Insured's books and records as they relate to this policy at any time during the policy period and up to three years afterward.

6. Inspections and Surveys

a. The Insurer has the right to:

- (1) Make inspections and surveys at any time;
- (2) Give the Named Insured reports on the conditions the Insurer finds; and
- (3) Recommend changes.

- b. The Insurer is not obligated to make any inspections, surveys, reports or recommendations and any such actions the Insurer does undertake relate only to insurability and the premiums to be charged. The Insurer does not make safety inspections. The Insurer does not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And the Insurer does not warrant that conditions:
 - (1) Are safe or healthful; or
 - (2) Comply with laws, regulations, codes or standards.
- c. Paragraphs **a.** and **b.** of this condition apply not only to the Insurer, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.
- d. Paragraph **b.** of this condition does not apply to any inspections, surveys, reports or recommendations the Insurer may make relative to certification, under provincial or municipal statutes, ordinances, bylaws or regulations, of boilers, pressure vessels or elevators.

7. Legal Action Against the Insurer

No person or organization has a right under this policy:

- a. To join the Insurer as a party or otherwise bring the Insurer into an "action" asking for "compensatory damages" from an Insured; or
- b. To sue the Insurer on this policy unless all of its terms have been fully complied with.

A person or organization may sue the Insurer to recover on an agreed settlement or on a final judgment against an Insured; but the Insurer will not be liable for "compensatory damages" that are not payable under the terms of this policy or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by the Insurer, the Insured and the claimant or the claimant's legal representative.

8. Other Insurance

If other valid and collectible insurance is available to the insured for a loss the Insurer covers under Coverages **A, B, D** or **E** of this policy, the Insurer's obligations are limited as follows:

a. Primary Insurance

This insurance is primary except when **b.** below applies. If this insurance is primary, the Insurer's obligations are not affected unless any of the other insurance is also primary. Then, the Insurer will share with all that other insurance by the method described in **c.** below.

b. Excess Insurance

This insurance is excess over:

- (1) Any of the other insurance, whether primary, excess, contingent or on any other basis:
 - (a) That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for "the Named Insured's work";
 - (b) That is Fire insurance for premises rented to the Named Insured or temporarily occupied by the Named Insured with permission of the owner;
 - (c) If the loss arises out of the maintenance or use of watercraft or "automobile" to the extent not subject to Exclusion **f.** or **g.** of Section **I** – Coverage **A** – Bodily Injury and Property Damage Liability.
- (2) Any other primary insurance available to the Named Insured covering liability for "compensatory damages" arising out of the premises or operations or products-completed operations for which the Named Insured has been added as an additional insured by attachment of an endorsement.

When this insurance is excess, the Insurer will have no duty under Coverages **A, B, D** or **E** to defend the insured against any "action" if any other insurer has a duty to defend the insured against that "action". If no other insurer defends, the Insurer will undertake to do so, but the Insurer will be entitled to the insured's rights against all those other insurers.

When this insurance is excess over other insurance, the Insurer will pay only the Insured's share of the amount of the loss, if any, that exceeds the sum of:

- (1) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
- (2) The total of all deductible and self-insured amounts under all that other insurance.

The Insurer will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this policy.

c. Method of Sharing

If all of the other insurance permits contribution by equal shares, the Insurer will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, the Insurer will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

9. Premium Audit

- a. The Insurer will compute all premiums for this policy in accordance with the Insurer's rules and rates.
- b. Premium shown in this policy as advance premium is a deposit premium only. At the close of each audit period the Insurer will compute the earned premium for that period. Audit premiums are due and payable on notice to the first Named Insured. If the sum of the advance and audit premiums paid for the policy period is greater than the earned premium, the Insurer will return the excess to the first Named Insured subject to the retention of the minimum retained premium shown in the Declarations of this policy.
- c. The first Named Insured must keep records of the information the Insurer needs for premium computation, and send the Insurer copies at such times as the Insurer may request.

10. Premiums

The first Named Insured shown in the Declarations:

- a. Is responsible for the payment of all premiums; and
- b. Will be the payee for any return premiums the Insurer pays.

11. Representations

By accepting this policy, the Named Insured agrees:

- a. The statements in the Declarations are accurate and complete;
- b. Those statements are based upon representations the Named Insured made to the Insurer; and
- c. The Insurer has issued this policy in reliance upon the Named Insured's representations.

12. Separation of Insureds, Cross Liability

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this policy to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom claim is made or "action" is brought.

13. Termination

- a. The first Named Insured shown in the Declarations may terminate this policy by mailing or delivering to the Insurer advance written notice of termination.
- b. The Insurer may terminate this policy by mailing or delivering to the first Named Insured written notice of termination at least:
 - (1) 15 days before the effective date of termination if the Insurer terminates for non-payment of premium; or
 - (2) 30 days before the effective date of termination if the Insurer terminates for any other reason.

Except in Quebec, if notice is mailed, termination takes effect 15 or 30 days after receipt of the letter by the post office to which it is addressed, depending upon the reason for termination. Proof of mailing will be sufficient proof of notice.

In Quebec, termination takes effect either 15 or 30 days after receipt of the notice at the last known address of the first Named Insured, depending upon the reason for termination.
- c. The Insurer will mail or deliver the notice to the first Named Insured's last mailing address known to the Insurer.
- d. The policy period will end on the date termination takes effect.
- e. If this policy is terminated, the Insurer will send the first Named Insured any premium refund due. If the Insurer terminates, the refund will be pro rata. If the first Named Insured terminates, the refund may be less than pro rata. The termination will be effective even if the Insurer has not made or offered a refund.

14. Transfer of Rights Of Recovery Against Others to the Insurer

If the insured has rights to recover all or part of any payment the Insurer has made under this policy, those rights are transferred to the Insurer. The insured must do nothing after loss to impair them. At the Insurer's request, the insured will bring "action" or transfer those rights to the Insurer and help the Insurer enforce them.

15. Transfer of the Named Insured's Rights and Duties Under this Policy

The Named Insured's rights and duties under this policy may not be transferred without the Insurer's written consent except in the case of death of an individual Named Insured.

If the Named Insured dies, the Named Insured's rights and duties will be transferred to the Named Insured's legal representative but only while acting within the scope of duties as the Named Insured's legal representative. Until the Named Insured's legal representative is appointed, anyone having proper temporary custody of the Named Insured's property will have the Named Insured's rights and duties but only with respect to that property.

SECTION V - DEFINITIONS

- 1. **"Abuse"** means, but is not limited to, any act or threat involving molestation, harassment, corporal punishment, assault or battery or any other form of sexual, physical, mental, psychological or emotional abuse.
- 2. **"Action"** means a civil proceeding in which "compensatory damages" because of "bodily injury", "property damage", "personal injury" or "advertising injury" to which this insurance applies are alleged. "Action" includes:
 - a. An arbitration proceeding in which such "compensatory damages" are claimed and to the Insured must submit or does submit with the Insurer's consent; or
 - b. Any other alternative dispute resolution proceeding in which such "compensatory damages" are claimed and to which the Insured submits with the Insurer's consent.
- 3. **"Advertisement"** means a notice that is broadcast or published to the general public or specific market segments about the Named Insured's goods, products or services for the purpose of attracting customers or supporters. For the purposes of this definition:
 - a. Notices that are published include material placed on the Internet or on similar electronic means of communication; and
 - b. Regarding web-sites, only that part of a web-site that is about the Named Insured's goods, products or services for the purposes of attracting customers or supporters is considered an advertisement.

4. **"Advertising injury"** means injury, including consequential "bodily injury", arising out of one or more of the following offences:
 - a. The use of another's advertising idea in the Named Insured's "advertisement"; or
 - b. Infringing upon another's copyright, trade dress or slogan in the Named Insured's "advertisement".
5. **"Automobile"** means any self-propelled land motor vehicle, trailer or semi-trailer (including machinery, apparatus, or equipment attached thereto) which is principally designed and is being used for transportation of persons or property on public roads.
6. **"Bodily injury"** means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.
7. **"Business"** means any continuous or regular pursuit undertaken for financial gain including a trade, profession or occupation, but does not include farming or farm activity.
8. **"Business property"** means property on which a business is conducted, property rented in whole or in part to others or held for rental, other than a farm.
9. **"Compensatory damages"** means damages due or awarded in payment for actual injury or economic loss. "Compensatory damages" does not include punitive or exemplary damages or the multiple portion of any multiplied damage award.
10. **"Coverage territory"** means:
 - a. Canada and the United States of America (including its territories and possessions);
 - b. International waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in **a.** above; or
 - c. All parts of the world if the injury or damage arises out of:
 - (1) Goods or products made or sold by the Named Insured in the territory described in **a.** above; or
 - (2) The activities of an insured person whose home is in the territory described in **a.** above, but is away for a short time on the Named Insured's business; or
 - (3) "Personal injury" or "advertising injury" offences that take place through the Internet or similar electronic means of communication; and
 - (4) Legal liability for unintentional "bodily injury" or "property damage" arising out of personal actsprovided the insured's responsibility to pay "compensatory damages" is determined in an "action" on the merits in the territory described in **a.** above or in a settlement the Insurer agrees to in writing.
11. **"Custom Farming"** means the use of the Insured's farm machinery or equipment for others away from the Insured's farm premises, for compensation. Occasional farm work the Insured does for others in return for their work for the Insured will not be considered "custom farming".
12. **"Custom Spraying"** means the use of the Insured's spraying machinery or equipment for others away from the Insured's farm premises, for compensation. Occasional farm work the Insured does for others in return for their work for the Insured will not be considered "custom spraying".
13. **"Electronic data"** means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMS, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.
14. **"Employee"** includes a "leased worker" and a "temporary worker".
15. **"Executive officer"** means a person holding any of the officer positions created by the Named Insured's charter, constitution, by-laws or any other similar governing document.

- 16. "Farming"** means ownership, maintenance or use of premises for the production of crops or the raising or care of livestock, including all necessary operations. Farming also includes the operation of roadside stands and farm markets maintained principally for the sale of the Insured's farm products.
- 17. "Fissionable substance"** means any prescribed substance that is, or from which can be obtained, a substance capable of releasing atomic energy by nuclear fission.
- 18. "Fungi"** includes, but is not limited to, any form or type of mould, yeast, mushroom, mildew, wet or dry rot, or bacteria whether or not allergenic, pathogenic or toxigenic, and any substance, vapour or gas produced by, emitted from or arising out of any "Fungi" or "Spores" or resultant mycotoxins, allergens, or pathogens.
- 19. "Hostile fire"** means one which becomes uncontrollable or breaks out from where it was intended to be.
- 20. "Impaired property"** means tangible property, other than "the Named Insured's product" or "the Named Insured's work" that cannot be used or is less useful because:
- a.** It incorporates "the Named Insured's product" or "the Named Insured's work" that is known or thought to be defective, deficient, inadequate or dangerous; or
 - b.** The Named Insured has failed to fulfil the terms of a contract or agreement;
- if such property can be restored to use by:
- (1) The repair, replacement, adjustment or removal of "the Named Insured's product" or "the Named Insured's work"; or
 - (2) The Named Insured fulfilling the terms of the contract or agreement.
- 20. "Incidental medical malpractice injury"** means "bodily injury" arising out of the rendering of or failure to render, during the Policy Period, the following services:
- a.** Medical, surgical, dental, x-ray or nursing services or treatment or the furnishing of food or beverages in connection therewith; or
 - b.** The furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances,
- by any Insured or any indemnitee causing the "incidental medical malpractice injury" who is not engaged in the business or occupation of providing any of the services described in **a.** and **b.** above.
- 21. "Insured contract"** means:
- a.** A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage to premises while rented to the Named Insured or temporarily occupied by the Named Insured with permission of the owner is not an "insured contract";
 - b.** A sidetrack agreement;
 - c.** An easement or license agreement in connection with vehicle or pedestrian private railroad crossings at grade;
 - d.** Any other easement agreement;
 - e.** An obligation, as required by ordinance or bylaw, to indemnify a municipality, except in connection with work for a municipality;
 - f.** An elevator maintenance agreement;
 - g.** That part of any other contract or agreement pertaining to the Named Insured's business (including an indemnification of a municipality in connection with work performed for a municipality) under which the Named Insured assumes the tort liability of another party to pay for "compensatory damages" because of "bodily injury" or "property damage" to a third person or organization, provided the "bodily injury" or "property damage" is caused, in whole or in part, by the Named Insured or by those acting on the Named Insured's behalf. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.
- Paragraph **g.** does not include that part of any contract or agreement:
- (1) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:

(a) Preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or

(b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage; or

(2) Under which the insured, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render "professional services", including those listed in (1) above and supervisory, inspection, architectural or engineering activities.

22. "Leased worker" means a person leased to the Named Insured by a labour leasing firm under an agreement between the Named Insured and the labour leasing firm, to perform duties related to the conduct of the Named Insured's business. "Leased worker" does not include a "temporary worker".

23. "Loading or unloading" means the handling of property:

a. After it is moved from the place where it is accepted for movement into or onto an aircraft, watercraft or "automobile";

b. While it is in or on an aircraft, watercraft or "automobile"; or

c. While it is being moved from an aircraft, watercraft or "automobile" to the place where it is finally delivered;

but "loading or unloading" does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, watercraft or "automobile".

24. "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:

a. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;

b. Vehicles maintained for use solely on or next to premises you own or rent;

c. Vehicles that travel on crawler treads;

d. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:

(1) Power cranes, shovels, loaders, diggers or drills; or

(2) Road construction or resurfacing equipment such as graders, scrapers or rollers;

e. Vehicles not described in **a.**, **b.**, **c.** or **d.** above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:

(1) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or

(2) Cherry pickers and similar devices used to raise or lower workers;

f. Vehicles not described in **a.**, **b.**, **c.** or **d.** above maintained primarily for purposes other than the transportation of persons or cargo.

However, "mobile equipment" does not include any "automobile".

25. "Nuclear energy hazard" means the radioactive, toxic, explosive, or other hazardous properties of radioactive material.

26. "Nuclear facility" means:

a. any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of plutonium, thorium and uranium or any one or more of them;

b. any equipment or device designed or used for (i) separating the isotopes of plutonium, thorium and uranium or any one or more of them; (ii) processing or packaging waste;

c. any equipment or device used for the processing, fabricating or alloying of plutonium, thorium, or uranium enriched in the isotope uranium 233 or in the isotope uranium 235, or any one or more of them if at any time the total amount of such material in the custody of the Insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;

d. any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste radioactive material; and includes the site on which any of the foregoing is located, together with all operations conducted thereon and all premises used for such operations.

27. **“Occurrence”** means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.

28. **“Personal injury”** means injury, including consequential "bodily injury", arising out of one or more of the following offences:

- a. False arrest, detention or imprisonment;
- b. Malicious prosecution;
- c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;
- d. Oral or written publication, in any manner, of material that slanders or libels a person or organization or disparages a person's organization's goods, products or services;
- e. Oral or written publication, in any manner, of material that violates a person's right of privacy;

29. **“Pollutants”** mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, odour, vapour, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

30. **“Premises”** means all premises where the person(s) named as Insured in the “Declaration Page”, or their spouse, maintains a residence, including farm, seasonal and other residences, provided such premises are specifically described in the “Declarations Page”. This does not include “business property”.

“Premises” also includes:

- a. Premises where the Insured resides or uses temporarily, as long as the Insured does not own the premises;
- b. Individual or family cemetery plots or burial vaults;
- c. Vacant land the Insured owns or rents from others, excluding farm land;
- d. Land where an independent contractor is building a one or two family residence to be occupied by the Insured
- e. Other farm land owned, rented or leased by the person(s) named as the Insured on the “Declaration Page”, or their spouse, and used for agricultural purposes.

“Premises” does not include any business property, meaning property on which business is conducted.

31. **“Products-completed operations hazard”**

a. Includes all “bodily injury” and “property damage” occurring away from premises the Named Insured owns or rents and arising out of “the Named Insured’s product” or “the Named Insured’s work” except:

- (1) Products that are still in the Named Insured’s physical possession; or
- (2) Work that has not yet been completed or abandoned. However, “the Named Insured’s work” will be deemed completed at the earliest of the following times:
 - (a) When all of the work called for in the Named Insured’s contract has been completed.
 - (b) When all of the work to be done at the job site has been completed if the Named Insured’s contract calls for work at more than one job site.
 - (c) When that part of work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

b. Does not include “bodily injury” or “property damage” arising out of:

- (1) The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by the Named Insured, and that condition was created by the “loading or unloading” of that vehicle by any insured; or
- (2) The existence of tools, uninstalled equipment or abandoned or unused materials.

32. "Professional services" shall include but not be limited to:

- a. Medical, surgical, dental, x-ray or nursing service or treatment, or the furnishing of food or beverages in connection therewith;
- b. Any professional service or treatment conducive to health;
- c. Professional services of a pharmacist;
- d. The furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances;
- e. The handling or treatment of deceased human bodies including autopsies, organ donations or other procedures;
- f. Any cosmetic, body piercing, tonsorial, massage, physiotherapy, chiropody, hearing aid, optical or optometrical services or treatments;
- g. The preparation or approval of maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications;
- h. Supervisory, inspection, architectural, design or engineering services;
- i. Accountant's, advertiser's, notary's (Quebec), public notary's, paralegal's, lawyer's, real estate broker's or agent's, insurance broker's or agent's, travel agent's, financial institution's, or consultant's professional advices or activities;
- j. Any computer programming or re-programming, consulting, advisory or related services; or
- k. Claim, investigation, adjustment, appraisal, survey or audit services.

33. "Property damage" means:

- a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
- b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the “occurrence” that caused it.

For the purposes of this insurance, “electronic data” is not tangible property.

34. "Radioactive material" means uranium, thorium, plutonium, neptunium, their respective derivatives and compounds, radioactive isotopes of other elements and any other substances which may be designated by any nuclear liability act, law or statute, or any law amendatory thereof as being prescribed substances capable of releasing atomic energy, or as being requisite for the production, use or application of atomic energy;

35. "Recreational Motor Vehicle" means :

- a. A golf cart or motorised snow vehicle; or
- b. If not subject to motor vehicle registration, any other land motor vehicle designed for recreational use off public roads.

36. "Residence employee" means an employee of any Insured whose duties are exclusively in connection with the maintenance or use of the residence premises, including the performance of household or domestic services, or who performs elsewhere duties of a similar nature not in connection with any Insured's business pursuits or farming operations.

When used in reference to Coverage A “employee” includes any person engaged in farm related work on behalf of the Insured in a neighbourly exchange of assistance for which the Insured is not obligated to pay any money.

37. "Spores" includes, but is not limited to, any reproductive particle or microscopic fragment produced by, emitted from or arising out of any “fungi”.

- 38. "Temporary worker"** means a person who is furnished to the Named Insured to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.
- 39. "Terrorism"** means an ideologically motivated unlawful act or acts, including but not limited to the use of violence or force or threat of violence or force, committed by or on behalf of any group(s), organization(s) or government(s) for the purpose of influencing any government and/or instilling fear in the public or a section of the public.
- 40. "The Named Insured's product"**
- a. Means:**
 - (1) Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
 - (a) The Named Insured;
 - (b) Others trading under the Named Insured's name; or
 - (c) A person or organization whose business or assets the Named Insured has acquired; and
 - (2) Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.
 - b. Includes:**
 - (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of the "Named Insured's Product"; and
 - (2) The providing of or failure to provide warnings or instructions.
 - c. Does not include** vending machines or other property rented to or located for the use of others but not sold.
- 41. "The Named Insured's work"**
- a. Means:**
 - (1) Work or operations performed by the Named Insured or on the Named Insured's behalf; and
 - (2) Materials, parts or equipment furnished in connection with such work or operations.
 - b. Includes**
 - (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of the "Named Insured's work"; and
 - (2) The providing or failure to provide warnings or instructions.
- 42. "Volunteer worker"** means a person who is not the Named Insured's "employee", and who donates his or her work and acts at the direction of and within the scope of duties determined by the Named Insured, and is not paid a fee, salary or other compensation by the Named Insured or anyone else for their work performed for the Named Insured.

SECTION VI - DESCRIPTION OF TERMS USED FOR PREMIUM BASES

- 1. "Area"** means the square footage or square meters of the buildings to be insured excluding that portion of the basement used exclusively for storage or that portion of the premises used for heating or air conditioning plant purposes.
- 2. "Cost of work"** means the total cost of all operations performed for the Named Insured during the Policy Period by independent contractors, including materials used or delivered for use by whomsoever supplied, except maintenance or ordinary alterations and repairs on premises owned or rented by the Named Insured.
- 3. "Revenue"** means the gross amount of money charged for all work or services performed by or on behalf of the Named Insured or goods and products sold and distributed by the Named Insured or by others trading under his name during the Policy Period.

4. **“Payroll”** means the total earnings during the Policy Period for each owner, partner, executive officer or employee. For Employer’s Liability, payroll not to exceed five thousand dollars (\$5,000) for each owner, partner, executive officer, or employee in any one policy year.
5. **“Cost”** means the total cost to any indemnitee, with respect to any contract which is insured, of all work let or sublet in connection with each specific project, including the cost of all labour, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the owner, contractor or the subcontractor, including all fees, allowances, bonuses or commissions made, paid or due.
6. **“Standard Units”** means the unit of exposure to which the rates apply, and each article is designated (person, object or event), except litre which is per one thousand (1,000) litres.

IMPORTANT

The notice below applies to insurance contracts containing non-automobile legal liability coverages in provinces where statistical data relating to such contracts must be reported to the various Provincial Regulators/Superintendents of Insurance.

NOTICE TO INSUREDS

Pursuant to the

PERSONAL INFORMATION PROTECTION AND ELECTRONIC DOCUMENT ACT, S.C. 2000, c.5.

LEGAL AUTHORITY FOR COLLECTION.

PRINCIPAL PURPOSE FOR WHICH PERSONAL INFORMATION IS INTENDED TO BE USED:

Information collected by Insurers from Insureds or supplied to Insurers pertaining to the attached document will be used:

- to compile aggregate statistical data to be used to monitor trends in the insurance industry;
- to develop statistical exhibits to be used in monitoring the insurance industry;
- to respond to requests for customized statistical information on the insurance industry;
- to respond to inquiries on statistical information made to the various Provincial Regulator/Superintendents of Insurance; and
- to use and disclose such information for purposes which are consistent with the previous clauses.

QUESTIONS RELATING TO THE COLLECTION MAY BE ADDRESSED TO EITHER:

Intact Insurance Company

Privacy Officer

181 University Avenue, 7th Floor

Toronto, Ontario,

M5H 3M7

Telephone No.1-866-941-5094

OR

Provincial Regulator or Superintendent of Insurance in your Province.