



**Anderson
McTague
& ASSOCIATES**

COMMERCIAL INSURANCE POLICY

POLICY NUMBER TRI000286

REPLACES NUMBER

PURPOSE OF DOCUMENT Policy Renewal

COMMERCIAL INSURANCE EFFECTED WITH CERTAIN LLOYD'S UNDERWRITERS THROUGH

Anderson McTague & Associates Ltd.
154 Prince William St
Saint John, NB E2L 2B6

POLICY DECLARATIONS

Purpose of Document

Policy Renewal

In return for the agreement of the Insured to pay the premium stated, this insurance Document is continued in force for the period of insurance indicated. It is renewed subject to the limits of insurance and declarations shown herein. Should coverage wordings, riders or endorsements be attached hereto, they will replace the corresponding previous wordings. Otherwise all terms and conditions remain the same.

Name of Insured

Driftwood Estates Owners Association Inc

Mailing Address

36 Nicole Dr
Albany, PE
C0B 1A0

Location Address

36 Nicole Dr
Albany PE C0B 1A0

Policy Period

From October 26, 2024 **To** October 26, 2025
(12:01 a.m. Standard Time at the Mailing Address of the Insured)
If you have inquiries regarding your policy, please contact your broker

Broker

J. LEROY GALLANT INSURANCE
PO BOX 1360 Summerside, PE C1N 4K2
JLER

Description of Business Operations

Homeowners Association

Total Policy Premium

Minimum Retained Premium

Underwriting Fees (Non-Refundable)

Total Amount Due

THIS COMMERCIAL INSURANCE POLICY CONSISTS OF THIS (THESE) DECLARATIONS PAGE(S) ALONG WITH THE "GENERAL CONDITIONS" (OR "STATUTORY CONDITIONS"), AS WELL AS ALL COVERAGE WORDINGS, RIDERS OR ENDORSEMENTS THAT ARE ATTACHED HERETO.

For purposes of the Insurance Companies Act (Canada), this document was issued in the course of Lloyd's Underwriters' insurance business in Canada.

The insured is requested to read this policy and if incorrect return it immediately for alteration.

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Coverholder whose name and address appears above. All inquiries and disputes are also to be addressed to this Coverholder

THIS POLICY CONTAINS A CLAUSE THAT MAY LIMIT THE AMOUNT PAYABLE

In witness whereof this policy has been signed as authorized by the Underwriters/Insurers, by Anderson McTague & Associates Ltd.

Per

Chuck McTague

Agreement No.
TRSEVEAMT0001



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Section 3 - Liability Coverage

Form #	Coverage	Deductible	Type	Limit	Premium
NVA08	Commercial General Liability - Occurrence Basis				
	Products and Completed Operations - Aggregate Limit			\$2,000,000	
	Each Occurrence Limit			\$2,000,000	
	Personal and Advertising Injury Limit - Any One Person or Organization			\$2,000,000	
	Medical Expense Limit - Any One Person			\$2,500	
	Aggregate Limit: \$10,000				
	Tenants' Legal Liability - Any One Premises	\$1,000		\$500,000	
	Pollutants Aggregate Limit		PD	\$250,000	
	002 Non-Owned Automobile Liability (SEF 6)			\$2,000,000	
	Each Accident				
	003 Legal Liability for Damage to Hired Automobiles (SEF 94)	\$500		\$75,000	
	Each Accident				
	005 United States of America Jurisdiction				
	Limited Pollution Liability Extension			\$250,000	
	Refer to the Pollutants Aggregate Limit above				
AMLD2a	Property Damage Deductible Endorsement	\$1,000			
	Per Occurrence				
AMLD1a	Bodily Injury Deductible	\$1,000			
	Retroactive Date				
AMLX5a	Professional Services Exclusion				
173LE13	Magnetic, Electric or Electromagnetic Fields or Radiation Exclusion				
	Contractors - Subcontractors Condition				

Applicable To All Liability Coverage

Form #	Coverage	Form #	Coverage
LMA5528A	Cyber and Data Exclusion	LMA5396	Communicable Disease Exclusion

Applicable To All Coverages Of This Policy

Form #	Coverage	Form #	Coverage
AM04	Exclusion of Asbestos Related Claims		Privacy Policy
AMO10	Illegal Substance Exclusion	LSW1565c	Lloyd's Underwriters Code of Consumer Rights & Responsibilities
NMA2918	War and Civil War Exclusion		Premium Payment Clause
AMPX30	Terrorism Exclusion	LMA5185	Made In Canada Clause
AMPX29	Data Exclusion	LSW1814a	Statutory Conditions (Alberta)
NMA1191	Radioactive Contamination Exclusion Clause	LSW1815	Statutory Conditions (British Columbia)
NMA1978a	Nuclear Incident Exclusion Clause	LSW1851	Statutory Conditions (Manitoba)
NMA2802	Electronic Date Recognition Exclusion (EDRE)	LMA5401	Property Cyber and Data Endorsement
NMA2962	Biological or Chemical Materials Exclusion	LMA5393	Communicable Disease Endorsement
AMPX33	Fungi and Fungal Derivatives Exclusion	TEM5393	Communicable Disease Endorsement
			Applicable only with respect to Temple Insurance Company's participation
NMA2340	Seepage and/or Pollution and/or Contamination Exclusion	LMA5062	Fraudulent Claim Clause
AMR1	Additional Agreements and Conditions	LMA3100	Sanction Limitation and Exclusion Clause
LSW1542f	Lloyds Underwriters' Policyholders' Complaint Protocol	AMT01	Notice of Wording Change to Policy Holders
LSW1543e	Privacy - Lloyds Notice Concerning Personal Information		



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CANCELLATION REQUEST

We, the undersigned, do hereby request cancellation of the Policy bearing number TRI000286 (together with any renewal certificates relating thereto) as of _____ and acknowledge that the Insurers are hereby relieved from all liability as from the cancellation date.

Signature of First Named Insured _____ Signature of a Witness _____

Signature of Second Named Insured _____ Signature of a Witness _____

Signature of Third Named Insured _____ Signature of a Witness _____

Signature of Mortgagee _____ Signature of a Witness _____