



1200 - 321 6th Avenue SW Calgary, AB T2P4W7



1135 - 17 Avenue SW Calgary, AB T2T 5R5

INSURANCE CERTIFICATE

Newfoundland and Labrador Association of REALTORS

Agent: NLAR Salesperson/Broker

Policy #:5V0308553

Effective: February 7, 2024

Expiry: February 7, 2025

Type of Coverage	Deductible	Limits
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Commercial General Liability (Occurrence Form)		
Products/Completed Operations Included		
Aggregate Limit		\$ 5,000,000
Applies to Products/Completed Operations Only		
Each Occurrence Limit		\$ 5,000,000
Personal Injury Limit		\$ 5,000,000
Medical Expense Limit - Each Occurrence		\$ 25,000
Property Damage Deductible	\$ 1,000	
Bodily Injury Deductible	\$ 0	
Advertising Liability Extension		
Advertising Injury Limit		\$ 5,000,000
Advertising Aggregate Limit		\$ 5,000,000
Legal Expense Limit		\$ 25,000
Identity Theft	\$ 1,000	\$ 50,000
Tenant's Legal Liability (Broad Form)		
Limit - Any One Premises	\$ 1,000	\$ 1,000,000
Non-Owned Automobile Liability (SPF6)		
Contractual Liability Extension (SEF96)		\$ 5,000,000
Legal Liability for Damage to Rented Automobiles (SEF94)	\$ 1,000	\$ 75,000
Coverage Extensions		
Mysterious Disappearance	\$ 1,000	\$ 5,000,000
Lost listing Expense - Per occurrence		\$ 2,500
Lost or Stolen Bank Drafts		\$ 100,000

Annual Premium - \$ 150 per Licensed Real Estate Agent

Named Insured Endorsement

RealProSure Enhancement Endorsement

Terrorism Exclusion

Data Exclusion

Fungi and Fungal Derivatives Exclusion

Asbestos Exclusion

Liability Restriction - Property Management Exclusion

NAMED INSURED ENDORSEMENT

For the purpose of the insurance provided by this policy, The Named Insureds are designated as follows:

1st Named Insured; Newfoundland and Labrador Association of REALTORS

2nd Named Insured or IAaron Cashin

Associate Brokers and Real Estate Agents, contracted to the Brokerage Firm as per the schedule on file with Toole Peet & Co Ltd. The policy is further extended to include as insureds their un-licensed assistants and real estate professional corporations, if any. The First Named Insured is designated to receive all communications with respect to the management of this policy, and for payment of premium for its own interest and on behalf of the 2nd Named Insureds. The Second Named Insureds are deemed to have paid premium as part of the legal consideration for privity of contract under this policy of insurance. This policy is subject to the provisions of the underwriters standard Cross Liability Clause and Severability of Interest Clause. The number of insureds under this policy does not operate to increase the underwriters limit of liability if the 1st and 2nd Named Insureds are named in any action, lawsuit or statement of claim stemming from the same or a related occurrence.

Signature of Authorized Representative: