

CERTIFICATE OF LIABILITY INSURANCE

This certificate is issued as a matter of information only and confers no rights upon the certificate holder and imposes no liability on the insurer.
This certificate does not amend, extend or alter the coverage afforded by the policies below.

1. CERTIFICATE HOLDER - NAME AND MAILING ADDRESS			2. INSURED'S FULL NAME AND MAILING ADDRESS		
City of Toronto			Ontario Artistic Swimming		
100 Queen St. W			1460 The Queensway, Unit M142		
Toronto			Etobicoke		
ON		POSTAL CODE M5H 2N2	ON		POSTAL CODE M8Z 1S4

3. DESCRIPTION OF OPERATIONS/LOCATIONS/AUTOMOBILES/SPECIAL ITEMS TO WHICH THIS CERTIFICATE APPLIES (but only with respect to the operations of the Named Insured)					
Provincial Artistic Swimming Sanctioned Activities					
Exclusions Included: Virus, Bacteria, Disease And Contagion Exclusion; Total Liquor and Marijuana Liability Exclusion					
Participant Liability Included					
See Attached...					

4. COVERAGES
This is to certify that the policies of insurance listed below have been issued to the insured named above for the policy period indicated notwithstanding any requirements, terms or conditions of any contract or other document with respect to which this certificate may be issued or may pertain. The insurance afforded by the policies described herein is subject to all terms, exclusions and conditions of such policies.

LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS

TYPE OF INSURANCE	INSURANCE COMPANY AND POLICY NUMBER	EFFECTIVE DATE YYYY/MM/DD	EXPIRY DATE YYYY/MM/DD	LIMITS OF LIABILITY (Canadian dollars unless indicated otherwise)		
				COVERAGE	DED.	AMOUNT OF INSURANCE
COMMERCIAL GENERAL LIABILITY ☐ CLAIMS MADE OR ☒ OCCURRENCE ☒ PRODUCTS AND / OR COMPLETED OPERATIONS ☒ EMPLOYER'S LIABILITY ☒ CROSS LIABILITY ☐ WAIVER OF SUBROGATION ☒ TENANTS LEGAL LIABILITY ☐ POLLUTION LIABILITY EXTENSION ☐ ☐	Certain Underwriters at Lloyd's of London CAS945491-02	2026/04/01	2027/04/01	COMMERCIAL GENERAL LIABILITY		
				BODILY INJURY AND PROPERTY DAMAGE LIABILITY		
				- GENERAL AGGREGATE		
				- EACH OCCURRENCE	2,500	10,000,000
				PRODUCTS AND COMPLETED OPERATIONS AGGREGATE		10,000,000
				PERSONAL INJURY LIABILITY		10,000,000
				OR		
				☒ PERSONAL AND ADVERTISING INJURY LIABILITY		
				MEDICAL PAYMENTS		5,000
				TENANTS LEGAL LIABILITY	2,500	250,000
				POLLUTION LIABILITY EXTENSION		
☒ NON-OWNED AUTOMOBILES	Certain Underwriters at Lloyd's of London CAS945491-02	2026/04/01	2027/04/01	NON-OWNED AUTOMOBILES		5,000,000
☒ HIRED AUTOMOBILES				HIRED AUTOMOBILES	1,000	50,000
AUTOMOBILE LIABILITY				BODILY INJURY AND PROPERTY DAMAGE COMBINED		
☐ DESCRIBED AUTOMOBILES				BODILY INJURY (PER PERSON)		
☐ ALL OWNED AUTOMOBILES				BODILY INJURY (PER ACCIDENT)		
☐ LEASED AUTOMOBILES **				PROPERTY DAMAGE		
** ALL AUTOMOBILES LEASED IN EXCESS OF 30 DAYS WHERE THE INSURED IS REQUIRED TO PROVIDE INSURANCE						
EXCESS LIABILITY				EACH OCCURRENCE		
☐ UMBRELLA FORM				AGGREGATE		
☐						
OTHER LIABILITY (SPECIFY)	Certain Underwriters at Lloyd's of London CAS945491-02	2026/04/01	2027/04/01	Abuse Coverage	5,000	500,000
☒ Abuse Coverage						
☐						
☐						

5. CANCELLATION
Should any of the above described policies be cancelled before the expiration date thereof, the issuing company will endeavor to mail <u>30</u> days written notice to the certificate holder named above, but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives.

6. BROKERAGE/AGENCY FULL NAME AND MAILING ADDRESS	7. ADDITIONAL INSURED NAME AND MAILING ADDRESS (Commercial General Liability- but only with respect to the operations of the Named Insured)
Arthur J. Gallagher Canada Limited	City of Toronto
435 McNeilly Road, Suite 203	100 Queen St. W
Stoney Creek	
ON	
POSTAL CODE L8E 5E3	
BROKER CLIENT ID:	
CERTIFICATE NUMBER: 229045378	Toronto
	ON
	POSTAL CODE M5H 2N2

8. CERTIFICATE AUTHORIZATION					
ISSUER Arthur J. Gallagher Canada Limited		CONTACT NUMBER(S)			
DAMAGE INSURANCE BROKER		TYPE Phone		NO. 905-575-1122	TYPE NO.
AUTHORIZED REPRESENTATIVE Melissa LaRocca		TYPE Fax		NO. 905-643-8321	TYPE NO.
SIGNATURE OF AUTHORIZED REPRESENTATIVE 		DATE 2026/03/31		EMAIL ADDRESS michelle_joyce@ajg.com	

DESCRIPTIONS Continued.

Insurer: Certain Lloyd's Underwriters under contract MKL2025001, underwritten by Makel Canada Ltd.
Member Club and Address: Olympium Artistic Swimming Club 590 Rathburn Rd., Etobicoke, ON M9C 3T3

Club practices being held at Etobicoke Olympium (main training facility) or any other City of Toronto pool during the year.

The certificate holder is added as an additional insured to the Commercial General Liability Coverage Policy, but only with respect to liability arising out of operations carried out by or on behalf of the Named Insured, excluding any automobile liability.