



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

To Whom it May Concern

2. INSURED'S FULL NAME AND MAILING ADDRESS

DECA Ontario, An Association of Business Students

341-100 Richmond Street West

POSTAL CODE

Toronto

Ontario

POSTAL CODE

M5H 3K6

3. DESCRIPTION OF OPERATIONS/LOCATIONS/AUTOMOBILES/SPECIAL ITEMS TO WHICH THIS CERTIFICATE APPLIES (but only with respect to the operations of the Named Insured)

Extra-curricular program for secondary school students in Ontario creating professional partnerships and experiential learning opportunities.

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 <input type="checkbox"/> CLAIMS MADE OR <input checked="" type="checkbox"/> OCCURRENCE <input type="checkbox"/> PRODUCTS AND / OR COMPLETED OPERATIONS <input type="checkbox"/> EMPLOYER'S LIABILITY <input checked="" type="checkbox"/> CROSS LIABILITY <input checked="" type="checkbox"/> TENANTS LEGAL LIABILITY <input type="checkbox"/> POLLUTION LIABILITY EXTENSION	Encon Insurance Managers Inc. - CGL480059	2018/02/01	2019/02/01	COMMERCIAL GENERAL LIABILITY	\$1,000	\$5,000,000
				BODILY INJURY AND PROPERTY DAMAGE LIABILITY		
				- GENERAL AGGREGATE		\$500,000
				- EACH OCCURRENCE		
				PRODUCTS AND COMPLETED OPERATIONS AGGREGATE		
				<input type="checkbox"/> PERSONAL INJURY LIABILITY OR <input checked="" type="checkbox"/> PERSONAL AND ADVERTISING INJURY LIABILITY		\$5,000,000
				MEDICAL PAYMENTS		\$5,000
TENANTS LEGAL LIABILITY	\$1,000	\$500,000				
POLLUTION LIABILITY EXTENSION						
<input checked="" type="checkbox"/> NON-OWNED AUTOMOBILES <input checked="" type="checkbox"/> HIRED AUTOMOBILES	Encon Insurance Managers Inc. - CGL480059	2018/02/01	2019/02/01	NON OWNED AUTOMOBILE		\$1,000,000
AUTOMOBILE LIABILITY <input type="checkbox"/> DESCRIBED AUTOMOBILES <input type="checkbox"/> ALL OWNED AUTOMOBILES <input type="checkbox"/> LEASED AUTOMOBILES ** ** ALL AUTOMOBILES LEASED IN EXCESS OF 30 DAYS WHERE THE INSURED IS REQUIRED TO PROVIDE INSURANCE				BODILY INJURY AND PROPERTY DAMAGE COMBINED		
				BODILY INJURY (PER PERSON)		
				BODILY INJURY (PER ACCIDENT)		
				PROPERTY DAMAGE		
				EACH OCCURRENCE		
EXCESS LIABILITY <input type="checkbox"/> UMBRELLA FORM <input type="checkbox"/>				AGGREGATE		
OTHER LIABILITY (SPECIFY) <input checked="" type="checkbox"/> Directors and Officers Liability <input type="checkbox"/> <input type="checkbox"/>	Encon Insurance Managers Inc. - NP-429612	2018/02/01	2019/02/01			\$2,000,000

5. CANCELLATION

Confirmation of Insurance

6. BROKERAGE/AGENCY FULL NAME AND MAILING ADDRESS

Firstbrook Cassie & Anderson Limited

1867 Yonge St. #300

Toronto

ON

POSTAL CODE

M4S 1Y5

7. ADDITIONAL INSURED NAME AND MAILING ADDRESS (but only with respect to the operations of the Named Insured)

Confirmation of Insurance

BROKER CLIENT ID: DECAO-1

POSTAL CODE

8. CERTIFICATE AUTHORIZATION

ISSUER Firstbrook Cassie & Anderson Limited

CONTACT NUMBER(S)

TYPE Main NO. (416) 486-1421

TYPE Fax NO. (416) 486-7035

AUTHORIZED REPRESENTATIVE Paitra van Bilzen

TYPE NO.

TYPE NO.

SIGNATURE OF AUTHORIZED REPRESENTATIVE

DATE March 21, 2018

EMAIL ADDRESS pvanbilzen@fcainsurance.com