Cowan
Frank Cowan Company

75 Main Street North, Princeton , ON N0J 1V0 *Phone: 800-265-4000* *Fax: 519-458-4366*

CERTIFICATE OF 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.

INSURED'S FULL NAME AND MAILING ADDRESS	BROKER'S FULL NAME AND MAILING ADDRESS
CORPORATION OF THE COUNTY OF GREY 595 NINTH AVENUE EAST OWEN SOUND, ON N4K 3E3	Carruthers Nicol Insurance Inc. 985 2nd Avenue East Owen Sound, ON N4K 2H5

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 requirement, term or condition 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	EXPIRY DATE	LIMITS OF LIABILITY (Canadian dollars unless indicated otherwise)	
COMMERCIAL GENERAL LIABILITY ☐ CLAIMS MADE or ☑ OCCURRENCE	Subscribing Companies as Identified in GLT CP80476	January 1, 2012	January 1, 2013	BODILY INJURY & PROPERTY DAMAGE EACH OCCURRENCE	$5,000,000
				GENERAL AGGREGATE	
☐ PRODUCTS AND/OR COMPLETED OPERATIONS				PRODUCTS-COMPLETED/OPERATIONS AGG	
☐ EMPLOYERS LIABILITY				PERSONAL INJURY	INCLUDED
☑ PERSONAL INJURY				MEDICAL EXPENSE (Any One Person)	
☑ TENANTS LEGAL LIABILITY				TENANTS LEGAL LIABILITY	INCLUDED
☑ NON-OWNED AUTO ☐ HIRED AUTOMOBILES				NON-OWNED AUTO	$5,000,000
☐ PROFESSIONAL / MALPRACTICE LIABILITY				PROFESSIONAL / MALPRACTICE LIABILITY	
☑ CROSS LIABILITY ☑ BLANKET CONTRACTUAL					
☐				OCCURRENCE	AGGREGATE
☐ POLLUTION / ENVIRONMENTAL LIABILITY				OCCURRENCE	AGGREGATE
AUTOMOBILE LIABILITY ☐ DESCRIBED AUTOMOBILES ☐ ALL OWNED AUTOMOBILES ☐ 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	
OTHER ☐ CLAIMS MADE or ☐ OCCURRENCE					
☐				LIMIT	AGGREGATE
☐				LIMIT	DEDUCTIBLE
☐				OCCURRENCE	AGGREGATE
PROPERTY				Valuation	
☐					
☐					
☐				$ DEDUCTIBLES	ALL OTHER
				EARTHQUAKE	FLOOD

ADDITIONAL INSURED NAME AND MAILING ADDRESS	DESCRIPTION OF OPERATIONS / LOCATIONS / AUTOMOBILES / SPECIAL ITEMS
HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO AS REPRESENTED BY THE MINISTER OF AGRICULTURE, FOOD AND RURAL AFFAIRS Interest to Insured "With respect to Liability Only"	ONLY WITH RESPECT TO THEIR RURAL-CONNECTIONS BROADBAND PROGRAM FUNDING AGREEMENT WITH THE NAMED INSURED, FILE NO. 8034

CERTIFICATE HOLDER - NAME AND MAILING ADDRESS

HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO AS REPRESENTED BY THE MINISTER OF AGRICULTURE, FOOD AND RURAL AFFAIRS

Email

GLT	INSURANCE COMPANY	AM Best's Rating
	The Guarantee Company of North America	"A"
	Lombard General Insurance Company of Canada	"A"
	Temple Insurance Company	"A+"

AM Best's Rating are subject to change and may be reviewed at www.ambest.com

CANCELLATION

Should any of the above described policies be cancelled before the expiration date thereof, the issuing company will endeavour to mail 30 days written notice to the certificate holder named on the left, but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its brokers or representatives.

Megan Martisius

AUTHORIZED REPRESENTATIVE

mailto:megan.martisius@frankcowan.com December 29, 2011