

POLICY DECLARATIONS

POLICY #: CPP983659

1. Named Insured and Mailing Address:

Interact Ministries of Canada
PO Box 559
Crossfield, Alberta
T0M 0S0

Managing General Broker:

Robertson Hall Insurance Inc.
431 Richmond Street, Suite 300
London, Ontario
N6A 6E2

2. Named Insured Is: Corporation

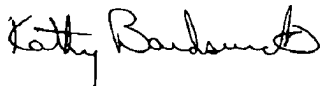
3. Policy Period: From: **December 16, 2015** To: **December 16, 2016**
(12:01 a.m. Standard Time at the Postal Address of the Named Insured as Stated herein)

4. Total Policy Premium: \$5,915.00

5. Minimum Retained Policy Premium: \$1,479.00

6. In consideration of the premium specified and the statements contained in the Policy Declarations and subject to all the terms and conditions of this Policy and the Schedules and Endorsements attached thereto the insurer agrees to insure the Named Insured, subject to the applicable limits of liability or amounts of insurance contained herein, for the specified term.

In witness whereof, the insurer has executed and attested these presents but this policy shall not be valid unless countersigned by a duly Authorized Representative of the Insurer.



President

Countersigned



Authorized Representative



ROBERTSON  HALL
INSURANCE

THIS POLICY CONTAINS A CLAUSE(S) THAT MAY LIMIT THE AMOUNT PAYABLE.

FOR FULL COVERAGE INFORMATION, INCLUDING LIMITATIONS AND EXCLUSIONS OF COVERAGE, PLEASE READ YOUR POLICY.

Policy Number: CPP983659

Effective Date of Schedule: December 16, 2015

Named Insured: Interact Ministries of Canada

8. Schedule Of Premises And Description Of Occupancy:

Premises (P) And Building (B) Number	Location Of Premises	Occupancy
P- 1, B-1	Plan 0513320, Block 1, Lot 1 Crossfield, Alberta T0M 0S0	Missions Organization

Premises (P) And Building (B) Number	Location Of Premises	Occupancy
P- 2, B-1	823 64th Ave NW Calgary, Alberta T2K 0M6	Satellite Congregation



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9. Property Coverages, Limits And Conditions Of Insurance

Inflation Guard: 2%

Premises (P) And Building (B) Number	Coverages	Limits of Insurance	Deductible	Replacement Cost	Agreed Value	Co - Insurance
P-1, B-1	Building and Business Personal Property	\$152,000	\$1,000	Yes	No	90%

P-ALL, B-ALL	Non-Profit Loss of Revenue Including Rental Income	\$500,000				
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Forms And Endorsements Applicable To Property:

CPP-P001	Church Protection Plus Property Form
CPP-P002	Non-Profit Loss of Revenue Form
CPP-P003	Flood Endorsement
CPP-P004	Earthquake Endorsement
CPP-P005	Property Conditions
CPP-P010	Statutory conditions
CPP-P024	Property Data Exclusion
CPP-P025	Terrorism Exclusion - Property
CPP-P028	Fungi and Fungal Derivatives Exclusion
CPP-P054	Hail Damage Limitation Endorsement (Dent Clause)
CPP-P066	Specific Deductible Endorsement



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10. CRIME & FIDELITY, LIMITS AND CONDITIONS OF INSURANCE

Insuring Agreement I	Employee And Volunteer Dishonesty Coverage	\$100,000
Insuring Agreement II	Loss Inside the Premises Coverage	\$50,000
Insuring Agreement III	Loss Outside the Premises Coverage	\$50,000
Insuring Agreement IV	Money Orders and Counterfeit Paper Currency Coverage	\$50,000
Insuring Agreement V	Depositors Forgery Coverage	\$50,000
Insuring Agreement VI	Credit Card Forgery	\$50,000
Insuring Agreement VII	Computer Fraud Coverage	\$50,000
Insuring Agreement VIII	Telephone Fraud Coverage	\$50,000
If added by endorsement: Insuring Agreement	Deductible per Occurrence: All Insuring Agreements	Nil

Forms And Endorsements Applicable To Crime And Fidelity:

CPP-C001	Comprehensive Dishonesty, Disappearance, And Destruction Form
CPP-C002	Crime Standard Conditions



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11. General Liability, Limits and Conditions of Insurance

General Aggregate Limit (Other Than Products – Completed Operations)	\$5,000,000
Products – Completed Operations Aggregate Limit	\$5,000,000
Personal & Advertising Injury Limit	\$5,000,000
Each Occurrence Limit	\$5,000,000
Fire and Other Damage Limit – Any One Claim	\$5,000,000
Medical Expense Limit – Any One Person	\$ 50,000
Standard Non-Owned Automobile Policy	\$5,000,000
Legal Liability For Damage To Hired Automobiles – Any One Accident	\$75,000
Employee Benefit Liability Coverage	\$5,000,000

Directors and Officers Liability Non-Profit Organizations (Each Claim/Annual Aggregate)	\$2,000,000
Directors and Officers Liability Deductible Each Claim/Each Director & Officers or Spouse	\$ 1,000 Nil
Retroactive Date:	

Forms and Endorsements Applicable to General Liability:

CPP-L001	General Liability Form
CPP-L002	Directors and Officers Liability
CPP-L003	Blanket Counselling Services Endorsement
CPP-L004	Deductible Endorsement
CPP-L006	Employee Benefit Liability Coverage
CPP-L008	Voluntary Compensation Coverage Form
CPP-L013	SPF 6 Non-Owned Auto
CPP-L014	SEF 96 Contractual Liability Endorsement
CPP-L015	SEF 99 Exclude Long Term Leased Vehicle Endorsement
CPP-L016	SEF 94 Legal Liability For Damage To Hired Automobiles
CPP-L017	General Liability - Data Exclusion
CPP-L018	Data Exclusion - Directors and Officers
CPP-L019	Terrorism Exclusion - General Liability
CPP-L024	Total Asbestos Exclusion - General Liability
CPP-L025	Limited Fungi & Fungal Derivatives Coverage
CPP-L036	Media and Website Content Endorsement