

Policy Declarations Page

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE.

Master Policy Form: Arch Canada Affinity Programs Combined Property and Liability Policy Form # CPR0137953

Renewal Of: New

Coverage under Certificates of Insurance: Coverage under the Master Policy Form applies to Named Insureds upon the issuance of a Certificate of Insurance to the Named Insured.

Item 1. Named Insured and Address:

Named Insured: As Per Certificate of Insurance

Location Address: As Per Certificate of Insurance

Item 2. Broker and Master Policyholder

Broker Name Hunters International Ltd.

Address Weston Centre, Ste 1502, 22 St Clair Avenue East, Toronto, ON M4T 2S5

Master Policyholder The Canadian Bar Insurance Association

Address 5 Park Home Avenue, Suite 500, Toronto, ON M2N 6L4

Item 3: Policy Premium

Annual Policy Premium: As per Invoice

Minimum Retained Premium: \$100

Item 4. Policy Period:

For each Certificate of Insurance:

Effective Date: As Per Certificate of Insurance

Expiry Date: As Per Certificate of Insurance

Retroactive Date: Inception Date as Shown on Certificate of Insurance

12:01 am Standard Time at the mailing address of the Named Insured shown above.

For Master Policy Form:

Effective Date _____

Expiry Date: Continuous until terminated

*The Master Policy may be terminated by Master Policyholder or the Insurer in accordance with the termination provisions of the program agreement between the Master Policyholder and the Insurer. ***Termination of the Master Policy Form shall not prematurely end coverage under Certificates of Insurance issued prior to termination of Master Policy Form.***

Item 5. Description of Operations: Law Firm

Item 6. Summary of Coverages and Limits of Liability

Form No.	Form Title	Coverage	Limits of Liability	Deductible	Co-Ins
00 CPR0225 56 02 17	Arch Canada Affinity Programs Combined Property and Liability Policy				
Property and Business Interruption Coverage Part					
Section I - Property Coverages					
Location #1					
"Building"	As per Certificate of Insurance		\$1,000	90%	
"Contents of Every Description"	As per Certificate of Insurance		\$1,000	90%	
"Sewer Back-Up"	Included		\$2,500		
"Flood"	Included		\$10,000		
"Earthquake"	Included		As per Certificate of Insurance		
Section II Business Income					
"Business Income"	Actual Loss Sustained		24 Hour Waiting Period		
"Ordinary Payroll"	Included				
"Rents and Rental Value - Endt CPR0133560513"	Actual Loss Sustained				
Section III Definitions					
Section IV - Loss Conditions					
Section V - Special Basis of Settlement					
Section VI - General Property and Business Interruption Conditions					
Section VII - Supplemental Coverages	The Limits of Liability shown for the following Supplemental Coverages are in addition to the Limits of Liability for Section I - Property Coverages and Section II - Business Income.			Deductible for Supplemental Coverages follows the All Other Losses deductible for Section I - Property Coverages above unless specifically indicated otherwise below	
Accounts Receivable	\$100,000				
"Building" Damage by Theft	\$50,000				
By-Laws Clause	Included				
Catch All Clause	\$50,000				
Commercial Condominium, Strata and Co-Ownership Unit Owners	\$25,000				
Computer Equipment, Media and Programs	Included				
Consequential Loss Assumption	\$25,000				
Contingent Business Income	\$100,000				
Earthquake Coverage	Included				
Eco-Friendly Enhancement	\$50,000				
Employees Personal Property	\$50,000				
Expediting Expenses	\$75,000				
Exterior Signs and Glass	Included				
Extra Expense	As per Certificate of Insurance		24 Hour Waiting Period		
Fine Arts	\$100,000				

00 CPR0225 56 02 17 - continued	Arch Canada Affinity Programs Combined Property and Liability Policy - continued	Fines or Damages for Breach of Contract	\$25,000					
		Fire Department Service Charges	\$50,000					
		Inflation Protection	Included		24 Hour Waiting Period			
		Interruption by Civil Authority	4 consecutive weeks		48 consecutive Hours			
		Leasehold Interest	\$100,000					
		Master Key Coverage	\$25,000					
		Mortgage Rate Guarantee	\$100,000					
		Newly Acquired Property ("Buildings" and "Equipment")	\$1,500,000	90 Days Reporting Period				
		Off Premises Power	\$100,000		2 consecutive work days			
		Outdoor Property	Included					
		Pollution Clean Up and Removal	\$50,000					
		Professional Fees	\$50,000					
		Property in Transit	\$25,000					
		Property Insured Not On Premises	\$100,000					
		Recharge of Fire Protection Equipment	\$50,000					
		Removal	25% of the total amount payable for direct physical loss to Property Insured.					
		Reward Payments	\$10,000					
		Sod, Trees, Shrubs and Plants	\$10,000					
		Stated Amount Co-Insurance Clause	Included					
		Valuable Papers and Records	\$500,000					
		Section VIII - Equipment Breakdown						
		Insuring Agreement a.	Follows Property Limit	any "One Breakdown"	\$500			
		Insuring Agreement b.	Follows Business Income Limit		24 Hour Waiting Period			
		Insuring Agreement c.	Follows Extra Expense Limit		24 Hour Waiting Period			
		Expediting Expenses	\$10,000					
		By-Laws	Included					
		Professional Fees/Auditors Fees	\$50,000					
		Service Interruption	30 consecutive days		24 Hour Waiting Period			
		Hazardous Substance	\$25,000					
		Comprehensive Crime Coverage Part						
		Coverage A - Employee theft	\$100,000		\$1,000			
		Coverage B - Customer Property	\$25,000		\$2,500			
		Coverage C - Inside Premises	\$10,000		\$1,000			
Coverage D - Outside Premises	\$10,000		\$1,000					
Coverage E - Forgery or Alteration	\$100,000		\$1,000					

	Coverage F - Computer Fraud or Fraudulent Transfer Instructions	\$100,000		\$1,000	
	Coverage G - Currency Fraud	\$100,000		\$1,000	
	Coverage H - Charge Card Forgery or Alteration	\$100,000		\$1,000	
	Coverage J - Computer Restoration Costs Coverage	\$100,000		\$1,000	
	Coverage K - Extortion	\$100,000		\$1,000	
	Investigation Costs	\$50,000			

		Canada Commercial General Liability Coverage Part				
00 CPR0225 56 02 17 - continued	Arch Canada Affinity Programs Combined Property and Liability Policy - continued	Coverage A. "Bodily Injury" and "Property Damage" Liability	As per Certificate of Insurance	Each "Occurrence"	\$1,000	
		Coverage B. "Personal and Advertising Injury" Liability	Follows Coverage A	Sustained by any one person or organization		
		Coverage C. Medical Payments	\$25,000	"Bodily Injury" sustained by any one person		
		Coverage D. Tenants Legal Liability	\$2,000,000	"Property Damage" to any one premises	\$1,000	
		Products-Completed Operations Aggregate	Follows Coverage A			
		General Aggregate (other than Products-Completed Operations)	\$5,000,000			
00 CPR0015 56 10 10	Employee Benefits Liability Coverage Endorsement	Employee Benefits	\$2,000,000	Each Employee		
			\$2,000,000	Aggregate		
00 CPR0014 56 10 10	Employer's Liability Coverage Endorsement	Employers Liability	\$2,000,000	Each Accident		
			\$2,000,000	Aggregate		
00 CPR0018 56 10 10	Voluntary Compensation for an "Employee" of Insured (Canada Only)	Voluntary Compensation	As per Endorsement			
00 MLN0207 56 12 08	Fungi or Bacteria Exclusion Amendment Endorsement	Fungi and Bacteria	\$250,000			
00 CA0124 56 10 12	S.P.F. No. 6 Standard Non-Owned Automobile Policy	Non-Owned Automobile	As per Certificate of Insurance			
00 CA0117 56 08 10	S.E.F. No. 94 Legal Liability for Damage to Hired Automobiles Endorsement	SEF No 94	\$75,000		\$1,000	
00 CA0119 56 08 10	S.E.F. No. 96 Contractual Liability Endorsement	SEF No 96	Included			
00 CA0118 56 08 10	S.E.F. No. 99 Excluding Long Term Leased Vehicle Endorsement	SEF No 99	Included			
00 CPR0198 56 04 15	Network Security and Privacy Endorsement	Network Security Liability Coverage	\$250,000	Each Claim	\$1,000	
		Privacy Violation Liability Coverage	\$250,000	Each Claim		
		Cyber Extortion Coverage	\$250,000	Each Claim		
		Crisis Management Coverage	\$250,000	Each Claim		
		Business Interruption Coverage	\$250,000	Each Claim		
		Aggregate	\$250,000	Aggregate		
00 CPR0046 56 11 10	Canada Programs	Commercial Umbrella Liability Coverage Part				

	Commercial Liability Umbrella Policy	Bodily Injury, Property Damage and Personal and Advertising Injury Liability	As per Certificate of Insurance	Each Occurrence	\$10,000 SIR		
		Products-Completed Operations Aggregate	As per Certificate of Insurance				
		General Aggregate					
		Schedule A. - Schedule of Underlying Insurance					
		Commercial General Liability Coverage Part	As per Certificate of Insurance	Each "Occurrence"			
				Sustained by any one person or organization			
				Products-Completed Operations Aggregate			
				General Aggregate			
		Automobile Liability	As per Certificate of Insurance				
		Name of Insurer: Policy Number: Policy Period:	As per Certificate of Insurance				
00 CA066 56 12 08	Canada Standard Excess Automobile Policy (Third Party Liability Only)	Excess Automobile	See attached Supplemental Declaration Page.				

Item 7. Loss Payees As Per Certificate of Insurance

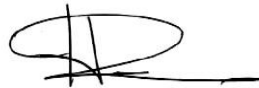
This Policy is subject to all of the terms and conditions of the Master Policy. The Master Policy terms can only be changed at the request of the Master Policyholder. The Broker is responsible for handling coverage limit change requests from the insured(s) named on each separately issued Certificate of Insurance, subject to the terms of the Master Policy.

IN CONSIDERATION OF THE PAYMENT OF PREMIUM AND IN RELIANCE UPON STATEMENTS MADE IN THE APPLICATION, THIS POLICY INCLUDING ALL ENDORSEMENTS ISSUED HEREIN, SHALL CONSTITUTE THE CONTRACT BETWEEN ARCH INSURANCE CANADA LTD. AND THE NAMED INSURED.

ARCH INSURANCE CANADA LTD.



Patrick K. Nails
Secretary



Hugh Sturgess
CEO & President

Date: _____