



(Hereinafter Called the Insurer)
Business Policy



130 Bloor St. West, Suite 602
 Toronto, ON M5S 1N5

Name & Address of Insured:

Association of Community Theatres (ACT) Manitoba
 1151 Wellington Crescent
 Winnipeg, Manitoba
 R3N 0A1

Producer:

Multimedia Risk Consultants & Insurance Brokers
 200 - 52 Adelaide Street
 Winnipeg, Manitoba
 R3A 0V7

Policy Period: From July 24, 2011 To July 24, 2012

Policy Number: LT20111032

12:01 A.M. Local Time at the Address of the Named Insured

New/Renewal/Replacing : Replacing 798-499P

DECLARATIONS

Insurance is afforded only with respect to those coverages specified or in schedules incorporated herein:

Division I	Property	NOT COVERED
Division II	Business Income	NOT COVERED
Division III	Inland Marine	\$ 2,000.
Division IV	Automobile Insurance is provided only to the extent shown in the Certificate of Automobile insurance attached to the policy.	NOT COVERED
Division V	Non-owned Automobile	INCLUDED
Division VI	Commercial General Liability	\$ 2,150.
Division VII	Crime	NOT COVERED
Division VIII	Additional Coverages	NOT COVERED

Provisional Premium : \$ 4,150.

In return for the payment of the premium, Everest Insurance Company of Canada agrees with the Named Insured to provide the insurance afforded by this policy. Everest Insurance Company of Canada has executed this policy, but it is valid only if countersigned by our authorized representative.

In witness whereof, this company has executed and attested those present; but this policy shall not be valid unless countersigned by a duly authorized representative of the Company, Premiere Insurance Underwriting Services.

September 7, 2011

Authorized Representative
 Premiere Insurance Underwriting Services

Countersignature Date

DIVISION III

SCHEDULE OF COVERAGES - INLAND MARINE

<u>ITEM</u>	<u>DESCRIPTION OF PROPERTY</u>	<u>DEDUCTIBLE</u>	<u>LIMIT</u>
1	MISCELLANEOUS EQUIPMENT AND THEATRICAL PROPERTY FLOATER	AS PER DECLARATIONS	AS PER DECLARATIONS

Forms: EC PDA1000 - General Provisions - (Ed02/11)
EC PDA3015 - Miscellaneous Equipment and Theatrical Property Floater Form - (Ed02/11)

Endorsements: Endorsement No. 1

MISCELLANEOUS EQUIPMENT AND THEATRICAL PROPERTY FLOATER

DECLARATIONS

Insurance is provided in accordance with the following information shown below subject to all terms and conditions of the Policy and all forms and endorsements forming a part thereof.

1. Insured : Association of Community Theatres (ACT) Manitoba
2. Address : 1151 Wellington Crescent
Winnipeg, Manitoba
R3N 0A1
3. Insured Business : Community Theatre
4. Term of Coverage : From : July 24, 2011 To : July 24, 2012
5. Description of Property, Schedule & Limits of Liability:
(A) \$ 200,000. On Owned Equipment
(B) N/A On Rented Equipment (Unscheduled)
6. Aggregate Limit of Liability: \$ 200,000.
7. Coinsurance: (As Respects Owned Equipment Only): 80%
8. Deductible:
(A) \$ 1,000. As Respects: Owned Equipment
(B) N/A As Respects: Rented or Leased Equipment
(C) N/A As Respects: Mobile Studio Vehicles Including All Equipment Contained Therein at the Time of Loss
9. Rental Reimbursement: _____ [X] Not Covered
10. Premium Basis: Flat
11. Premium: Included
12. This Policy is subject to Forms and Endorsements:
Miscellaneous Equipment & Theatrical Property Floater - EC PDA3015 (Ed02/11)
General Policy Conditions - EC PDA1000 (Ed02/11)
Territorial Limits Endorsement

Nothing herein shall be held to vary, waive, alter or extend any of the terms, conditions, agreements or declarations of the undermentioned Policy other than as above stated.

ATTACHED TO AND FORMING PART OF POLICY NO. : LT20111032

DIVISION V

SCHEDULE OF COVERAGES - NON-OWNED AUTOMOBILE

NON OWNED AUTOMOBILE INSURANCE:

LIMIT OF LIABILITY: \$ 1,000,000. (any one accident)

Forms: EC LDA5001 - Non-Owned Automobile Insurance - (Ed02/11)

Endorsements:

DIVISION VI

SCHEDULE OF COVERAGES – COMMERCIAL GENERAL LIABILITY

COVERAGES:

COMMERCIAL GENERAL LIABILITY:

LIMITS OF LIABILITY:

EACH OCCURRENCE LIMIT:	\$ 2,000,000.	
AGGREGATE LIMIT:	\$ 2,000,000.	(with respect to products - completed operations only)
PERSONAL AND ADVERTISING INJURY LIABILITY LIMIT:	\$ 2,000,000.	(any one person/organization and aggregate)
MEDICAL EXPENSE LIMIT:	\$ 25,000.	(any one person)
TENANTS LEGAL LIABILITY LIMIT:	\$ 250,000.	(any one premises)

BUSINESS DESCRIPTION: COMMUNITY THEATRE

APPLICANT IS: ORGANIZATION (OTHER THAN A PARTNERSHIP, LIMITED LIABILITY PARTNERSHIP, JOINT VENTURE, OR LIMITED LIABILITY COMPANY)

PREMIUM BASIS: FLAT

DEPOSIT PREMIUM: \$ 2,150. RETAINED PREMIUM: \$ 1,900.

ADJUSTMENT RATE: N/A

DEDUCTIBLE: \$ 1,000. ON BODILY INJURY / PROPERTY DAMAGE / EXPENSE
\$ 1,000. ON TENANTS LEGAL LIABILITY

Forms: EC LSL6030 - Commercial General Liability - (Ed02/11)

Endorsements: CGL-010, CGL-039



CGL-010

POLICY NUMBER: LT20111032

Commercial General Liability

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INCIDENTAL MALPRACTICE INJURY ENDORSEMENT (ED02/11)

**This endorsement modifies Insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE PART**

Endorsement Effective: July 24, 2011
at 12:01 A.M. standard time

Name Insured: Association of Community
Theatres (ACT) Manitoba

Countersigned by:

(Authorized Representative)

It is hereby understood and agreed that with respect to Part V - Definitions, 5. "Bodily Injury" is amended to include "incidental malpractice injury".

"Incidental malpractice injury" means injury arising out of the rendering of or failure to render, during the "policy period", the following services:

1. Medical, surgical, dental, x-ray or nursing service or treatment or the furnishing of food or beverages in connection therewith; or
2. The furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances.

This amendment does not apply to:

- a. Expenses incurred by the Insured for first-aid to others at the time of accident;
- b. Any Insured engaged in the business or occupation of providing any of the services described under 1. and 2. above;
- c. Injury caused by an indemnitee if such indemnitee is engaged in the business or occupation of providing any of the services under 1. and 2. above.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.



CGL-039

POLICY NUMBER: LT20111032

Commercial General Liability

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FIELD OF ENTERTAINMENT LIMITATION ENDORSEMENT PERSONAL AND ADVERTISING INJURY (ED02/11)

**This endorsement modifies Insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE PART**

Endorsement Effective: July 24, 2011
at 12:01 A.M. standard time

Name Insured: Association of Community
Theatres (ACT) Manitoba

Countersigned by:

(Authorized Representative)

1. It is agreed that Part I - COVERAGES, COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY, also excludes the following:
 - i. "Personal and Advertising Injury" arising out of the Named Insured's "Field of Entertainment Business" with respect to the following offences:
 - 1) Invasion or infringement of or interference with the right of privacy or publicity, whether under common law or statutory law;
 - 2) Infringement of copyright or trademark whether under common law or statutory law;
 - 3) Libel, slander or other forms of defamation; however, this exclusion does not apply to "personal and advertising injury" if caused by an offence arising out of personal, guest or public appearances made by the Named Insured on programs of others that are not related to the advertising, promoting, displaying or broadcasting of motion pictures, television shows, commercials, documentaries, or industrial, educational or training films, stage or theatrical productions or any literature, including musical materials, that are produced, conducted, composed or distributed by the Named Insured or on the Named Insured's behalf which are the subject of this insurance;
 - 4) Plagiarism, piracy or unfair competition resulting from the alleged unauthorized use of titles, formats, ideas, characters, plots, performances of artists or performers or other material;
 - 5) Breach of contract, implied in fact or in law, resulting from the alleged submission, acquisition or use of program, musical or literary material used by you in your production.
2. "Field of Entertainment Business" as used herein includes the following:
 - a. The creation, production, publication, distribution, exploitation, exhibition, advertising and publicizing in various media of motion pictures of any kind and character, television programs, commercial, industrial, educational and training films, phonograph records, audio and video tapes, cassettes and discs, electrical transcriptions, music in sheet and other form, books and other publications, and other similar properties.



CGL-039

- b) The conduct of any players, entertainers or musicians in any production, show, appearance or performance, or exhibition except as defined in section 1.3) hereof.
- c) The ownership, operation, maintenance or use of radio and television broadcasting stations, CATV systems, cinemas, stage productions with living actors, and any similar exhibition or broadcast media.
- d) The ownership, operation, maintenance or use of merchandising programs, advertising or publicity material, characters or ideas; whether or not on premises of the Insured or in possession of the Insured at the time of the alleged offence.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.



ENDORSEMENT NO. 1

THIS ENDORSEMENT, EFFECTIVE: July 24, 2011

(12:01 AM local time), forms a part of

POLICY: LT20111032

ISSUED TO: Association of Community Theatres (ACT) Manitoba

MISCELLANEOUS EQUIPMENT AND THEATRICAL PROPERTY FLOATER

TERRITORIAL LIMITS

UNITED STATES & CANADA

The property insured hereunder is covered (except as otherwise excluded) while anywhere in, and in transit within and between, the United States of America and Canada.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

A handwritten signature in black ink, appearing to be "A. S. P.", written over a horizontal line.

Authorized Representative

DATE OF ISSUE : September 7, 2011