

Chartis
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416-977-2743 Facsimile
1-800-387-4481 Toll Free
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CHARTIS INSURANCE COMPANY OF CANADA

Re: Our Privacy Principles

We at Chartis Insurance Company of Canada want our policyholders, insureds and claimants to be aware of how and why we handle personal information. The very nature of our business is such that the collection, use and disclosure of personal information is fundamental to the products and services we provide.

We work hard to respect and maintain client privacy. Accordingly, we have adopted and implemented the attached *Privacy Principles* for Chartis' business. We consider these obligations to be integral to our working and contractual relationship.

Should you have any questions or concerns, please contact the Chartis Privacy Officer in Canada at 1-800-387-4481.

Thank you for your co-operation and support.

A handwritten signature in black ink, appearing to read "Lorraine Capetola". The signature is fluid and cursive.

Lorraine Capetola
Privacy Officer
Chartis Insurance Company of Canada

CUSTOMER ADVISORY REGARDING THE ENFORCEMENT OF ECONOMIC EMBARGOES AND TRADE SANCTIONS

This Trade Sanction Advisory is part of Chartis' comprehensive compliance program and is meant to serve as a reminder of the existing applicable legal requirements with respect to Trade Sanctions.

Your rights as a policyholder and payments to you, any insured or claimant, for loss under this policy may be affected by the administration and enforcement of economic embargoes and trade sanctions applicable to you, any insured, claimant and/or to the insurer and their respective controlling entities (hereinafter "Trade Sanctions").

WHAT IS AN ECONOMIC EMBARGO AND/OR TRADE SANCTION

Trade Sanctions involve the imposition by a country of legal measures to restrict or prohibit trade, services or other economic activity with a target country, entity or individual. For example, the Parliament of Canada has enacted legislation authorizing the imposition of Trade Sanctions through the *United Nations Act*, the *Special Economic Measures Act* and some provisions of the *Export and Import Permits Act*.

Depending upon the identity, domicile, place of incorporation or nationality of the policyholder, insured, claimant, insurer, or the parent company and ultimate controlling entity of the policyholder, insured, claimant or insurer, or the country where the claim arises, Trade Sanctions of foreign countries, including the United States of America, may be applicable. The application of sanctions could necessitate the seizure or freezing of property, including but not limited to the payment of a claim.

Existing Trade Sanctions can be amended, and new Trade Sanctions can be imposed, at any time.

OBLIGATIONS PLACED ON US AS A RESULT OF TRADE SANCTIONS

If you or any insured, additional insured, loss payee, or claimant are on a prohibited list or are connected to a sanctioned country, entity or individual, or a prohibited activity, as designated by the relevant Trade Sanction, we may be required to comply with the requirements of the applicable Trade Sanction, which by way of example, may include blocking or "freezing" property and payment of any funds and the reporting of such occurrences to the relevant authorities within the prescribed time periods, if any.

POTENTIAL ACTIONS BY US

Depending upon the requirements of the relevant Trade Sanction:

1. We may be required to immediately cancel your coverage effective on the day that we determine that we have transacted business with an individual or entity associated with your policy on a prohibited list or connected to a sanctioned country as described in the relevant Trade Sanction.
2. If we cancel your coverage, you may not receive a return premium unless permitted pursuant to the relevant Trade Sanction. All blocked or frozen funds will be placed in an interest bearing blocked account established on the books of a financial institution.
3. We may not pay a claim, accept premium or exchange monies or assets of any kind to or with individuals, entities or companies (including a bank) on a prohibited list or connected to, or carrying on business in, a sanctioned country as designated by the relevant Trade Sanction. Furthermore, we may not defend or provide any other benefits under your policy to individuals, entities or companies on a prohibited list or connected to, or carrying on business in, a sanctioned country as designated by the relevant Trade Sanction.



Canadian Head Office
145 Wellington Street West
Toronto, ON M5J 1H8
Claims Line #1-800-387-4481

CERTIFICATE OF INSURANCE

Name of Insured: Individual or legal entities, not otherwise insured, renting municipal facilities, reported by The Corporation of the City of Brampton and endorsed hereon

Address: 2 Wellington Street West, Brampton, Ontario L6Y 4R2

THIS CERTIFICATE IS ISSUED TO:

FACILITY USERS WHO HAVE PURCHASED THE \$2,000,000 LIMIT OF INSURANCE THROUGH THE CITY OF BRAMPTON'S USER INSURANCE PROGRAM.

Type	Insurer	Policy N°	Master Policy Period	Limits – Amounts of Insurance
Commercial General Liability	Chartis Insurance Company of Canada	18193948	12:01am January 1, 2012, to 12:01am January 1, 2013	\$ 2,000,000 - Inclusive Limit - Bodily Injury and Property Damage \$ 2,000,000 - Aggregate \$ 1,000 - Reimbursement Clause

OPERATIONS AND LOCATIONS TO WHICH THIS CERTIFICATE APPLIES:

Solely with respect to usage of facilities at locations as on file with insurer, with respect to Individual and/ or Group third party users only. The insurance afforded is subject to terms, conditions, and exclusions of the applicable policy. The Insurer will mail to the holder of this Certificate 15 (fifteen) days written notice of any material change in or cancellation of these policies

Limited Coverage:

The insurance coverage under this Master Policy is valid only to those users and/or renters who have PURCHASED and PAID for coverage under this program and only for those dates reported in their Rental Agreement.

Date: December 21, 2011

Authorized Representative of Chartis Insurance Company of Canada