

THIS COMMERCIAL INSURANCE POLICY CONSISTS OF THIS (THESE) DECLARATIONS PAGE(S) ALONG WITH THE "STATUTORY CONDITIONS" (OR "GENERAL CONDITIONS"). AS WELL AS ALL COVERAGE WORDINGS, RIDERS OR ENDORSEMENTS THAT ARE ATTACHED HERETO.

# LLOYD'S

## COMMERCIAL INSURANCE

EFFECTED WITH CERTAIN LLOYD'S UNDERWRITERS (HEREINAFTER CALLED THE "INSURER") THROUGH

**Guardian Risk Managers Ltd.**

SURREY, BRITISH COLUMBIA

ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE "INSURER".

PURPOSE OF THIS POLICY <b>RENEWAL</b> (SEE REVERSE SIDE FOR EXPLANATION)		CLIENT REF. <b>11637</b>	PREVIOUS NO.	POLICY NO. <b>20431</b>	PAGE <b>1</b>
AGENT OR BROKER <b>WESTLAND INSURANCE GROUP LTD</b>				ISSUED ON <b>16-Jun-17</b>	
NAME INSURED AND POSTAL ADDRESS <b>THE PACIFIC STREAMKEEPERS FEDERATION 1858 BEAULYNN PLACE NORTH VANCOUVER, BC V7J 2T1</b>			LOCATION OF RISK NO. ▶ <b>SAME AS MAILING ADDRESS</b>		
PERIOD OF INSURANCE 12:01 A.M. STANDARD TIME AT THE "LOCATION OF RISK" SHOWN ABOVE	FROM DAY MONTH YEAR <b>01 06 2017</b>	TO DAY MONTH YEAR <b>01 06 2018</b>	CONSTRUCTION <b>N/A</b>		
OCCUPANCY OF INSURED <b>OFFICE</b>	FIRE PROTECTION (INTERNAL) <b>N/A</b>				
OCCUPANCY OF OTHERS <b>NONE</b>	CRIME PROTECTION <b>N/A</b>				
DESCRIPTION OF OPERATIONS <b>NON PROFIT SOCIETIES INVOLVED IN STREAMKEEPING ACTIVITIES ACTIVITES THROUGHOUT BC &amp; YUKON</b>				INDUSTRY CODE <b>8644</b>	

LOSS, IF ANY PAYABLE TO: (AS THEIR INTERESTS MAY APPEAR)	DOES THE MORTGAGE CLAUSE APPLY? ▼	APPLICABLE TO FORM NO.
<b>INSURED</b>		
(ABSENCE OF ANY ENTRY DENOTES LOSS PAYABLE TO THE NAMED INSURED)	THE MORTGAGE CLAUSE IS PRINTED ON THE REVERSE SIDE	

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED.

FORM NO.	DEDUCTIBLE	COVERAGE	COINS.%	LIMIT OF INSURANCE	PREMIUM OR REFUND (CR)
7001	1,000	<b>LIABILITY COMMERCIAL GENERAL LIABILITY-INCLUDING PRODUCTS &amp; COMPLETED OPERATIONS</b>		5,000,000	28,308.00
7001	1,000	LIMITS OF INSURANCE: EACH OCCURRENCE LIMIT		5,000,000	
7005	1,000	PERSONAL INJURY LIMIT		5,000,000	
7043		MEDICAL EXPENSE LIMIT - ANY ONE PERSON		5,000	
7028		MEDICAL EXPENSE LIMIT - ANY ONE ACCIDENT		25,000	
		STANDARD NON-OWNED AUTOMOBILE		5,000,000	
		PROPERTY DAMAGE DEDUCTIBLE			
		BODILY INJURY DEDUCTIBLE			
		TERRITORIAL LIMITATION ENDORSEMENT			
		S.E.F. NO. 99			
		LIQUOR LIABILITY EXCLUSION END'T - REFER TO END'T #1			
		VOLUNTEERS AS ADDITIONAL NAMED INSURED END'T - REFER TO END'T #4			
PI 017		INDEMNITY TO PRINCIPALS			

**\*\*THIS POLICY IS SUBJECT TO A MINIMUM RETAINED PREMIUM OF \$7,077.00 PLUS POLICY FEE \*\***

**STANDARD CONDITIONS & EXCLUSIONS:**

\*\*END'T FORM(S) NMA1331, NMA2918, NMA1622, NMA2340, NMA2915, GRM001, LSW1135B, LSW1001, GRM9012, NMA2962, LSW1550, LSW1542F, LSW1543A, NMA464, LMA5185, LSW1669, LMA5144A, LSW1815, LSW1565C, GRM9013 LSW1554, LMA5190, LMA3100 APPLIES TO ALL SECTIONS OF THE POLICY AS SPECIFIED IN EACH END'T FORM.\*\*  
THE WORDINGS SHOULD BE READ AS "LLOYD'S UNDERWRITERS UNDER AGREEMENT NO: B1306/C500751700 FOR THE PURPOSE OF THE INSURANCE COMPANIES ACT (CANADA), THIS DOCUMENT WAS ISSUED IN THE COURSE OF LLOYD'S INSURANCE BUSINESS IN CANADA.

**THIS POLICY CONTAINS CLAUSES WHICH MAY LIMIT THE AMOUNT PAYABLE**

<b>Guardian Risk Managers Ltd.</b>	CONTRACT NO. <b>B1306/C500751700</b>	PREMIUM (OR REFUND) THIS PAGE ▶	<b>28,308.00</b>
		POLICY FEE ▶	<b>1,400.00</b>
		PREMIUM (OR REFUND) TOTAL ▶	<b>29,708.00</b>

The Insured is requested to read this policy, and if incorrect, return it immediately for alteration.

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Coverholder whose name and address appears on the face hereof. All inquiries and disputes are also to be addressed to this Coverholder.

#### PURPOSE OF THIS POLICY

##### NEW

The Insurer will provide the insurance described in this Policy in return for the premium paid by the Insured and his compliance with the terms of this insurance.

##### ENDORSEMENT

Previous declarations, limits of insurance and coverages are now **cancelled and replaced or amended** as shown herein. Any coverage wordings, riders or endorsements attached hereto **will replace** the corresponding previous wordings

##### RENEWAL

In return for the agreement of the Insured to pay the premium stated, this insurance Policy is continued in force for the period of insurance indicated. It is renewed subject to the limits of insurance and declarations shown herein. **Should coverage wordings, riders or endorsements be attached hereto, they will replace the corresponding previous wordings.** Otherwise all terms and conditions remain the same.

**By the acceptance of this Policy, the Insured acknowledges the cancellation from the effective date of this Policy, of any Policy which it replaces.** No term or condition of this Policy shall be deemed to be waived by the insurer in whole or in part unless the waiver is clearly expressed in writing, signed by the person(s) authorized for that purpose by the Insurer. Neither the Insurer nor the Insured shall be deemed to have waived any term or condition of the Policy by any act relating to the appraisal of the amount of loss or the delivery and completion of Proofs of Loss, or the investigation or adjustment of any claim under the Policy.

#### IDENTIFICATION OF INSURER / ACTION AGAINST INSURER

This insurance has been effected in accordance with the authorization granted to the Coverholder by the Underwriting Members of the Syndicates whose definitive numbers and proportions are shown in the Table attached to Agreement No. indicated on the face hereof (hereinafter referred to as "the Underwriters"). The Underwriters shall be liable hereunder each for his own part and not one for another in proportion to the several sums that each of them has subscribed to the said Agreement.

In any action to enforce the obligations of the Underwriters they can be designated or named as "Lloyd's Underwriters" and such designation shall be binding on the Underwriters as if they had each been individually named as defendant. Service of such proceedings may validly be made upon the Attorney in Fact in Canada for Lloyd's Underwriters, whose address for such service is 1155 rue Metcalfe, Suite 1540 Montreal (Quebec) H3B 2V6.

#### NOTICE

Any notice to the Underwriters may be validly given to the Coverholder.

#### STANDARD MORTGAGE CLAUSE (approved by The Insurance Bureau of Canada)

##### IT IS HEREBY PROVIDED AND AGREED THAT:

- Breach of Conditions by Mortgagor, Owner or Occupant - This insurance and every documented renewal thereof - AS TO THE INTEREST OF THE MORTGAGEE ONLY THEREIN - is and shall be in force notwithstanding any act, neglect, omission or misrepresentation attributable to the Mortgagor, owner or occupant of the property insured, including transfer of interest, any vacancy or non-occupancy, or the occupation of the property for purposes more hazardous than specified in the description of risk:  
PROVIDED ALWAYS that the Mortgagee shall notify forthwith the Insurer (if known) of any vacancy or non-occupancy extending beyond thirty (30) consecutive days, or of any transfer of interest or increased hazard THAT SHALL COME TO HIS KNOWLEDGE; and that every increase of hazard (not permitted by the policy) shall be paid for by the Mortgagee - on reasonable demand - from the date such hazard existed, according to the established scale of rates for the acceptance of such increased hazard, during the continuance of this insurance.
- Right of Subrogation - Whenever the Insurer pays the Mortgagee any loss award under this policy and claims that - as to the Mortgagor or Owner - no liability therefor existed, it shall be legally subrogated to all rights of the Mortgagee against the Insured; but any subrogation shall be limited to the amount of such loss payment and shall be subordinate and subject to the basic right of the Mortgagee to recover the full amount of its mortgage equity in priority to the Insurer; or the Insurer may at its option pay the Mortgagee all amounts due or to become due under the mortgage or on the security thereof, and shall thereupon receive a full assignment and transfer of the mortgage together with all securities held as collateral to the mortgage debt.
- Other insurance - if there be other valid and collectible insurance upon the property with loss payable to the Mortgagee - at law or in equity - then any amount payable thereunder shall be taken into account in determining the amount payable to the Mortgagee.
- Who May Give Proof of Loss - In the absence of the Insured, or the inability, refusal or neglect of the insured to give notice of loss or deliver the required Proof of Loss under the policy, then the Mortgagee may give the notice upon becoming aware of the loss and deliver as soon as practicable the Proof of Loss.
- Termination  
The term of this Mortgage Clause coincides with the term of the policy;  
PROVIDED ALWAYS that the Insurer reserves the right to cancel the policy as provided by Statutory provision but agrees that the Insurer will neither terminate nor alter the policy to the prejudice of the Mortgagee without the notice stipulated in such Statutory provision.
- Foreclosure - Should title or ownership to said property become vested in the Mortgagee and/or assigns as owner or purchaser under foreclosure or otherwise, this insurance shall continue until expiry or cancellation for the benefit of the said Mortgagee and/or assigns.  
SUBJECT TO THE TERMS OF THIS MORTGAGE CLAUSE (and these shall supersede any policy provisions in conflict therewith BUT ONLY AS TO THE INTEREST OF THE MORTGAGEE), loss under this policy is made payable to the Mortgagee.

#### CANCELLATION REQUEST

We, the undersigned, do hereby request cancellation of the Lloyd's policy bearing number

\_\_\_\_\_ together with any renewal certificates relating thereto

as of

\_\_\_\_\_ Day

\_\_\_\_\_ Month

\_\_\_\_\_ Year

and acknowledge that the Insurer is hereby relieved from all liability as from the cancellation date.

Signature of First Named Insured \_\_\_\_\_

Signature of Witness \_\_\_\_\_

Signature of Second Named Insured \_\_\_\_\_

Signature of Witness \_\_\_\_\_

Signature of Third Named Insured \_\_\_\_\_

Signature of Witness \_\_\_\_\_

Signature of Mortgagee \_\_\_\_\_

Signature of Witness \_\_\_\_\_

# LLOYD'S

GUARDIAN RISK MANAGERS LTD

END'T #1

INSURED: THE PACIFIC STREAMKEEPERS FEDERATION

POLICY NO: 20431

EFFECTIVE DATE: JUNE 1, 2017 TO JUNE 1, 2018

## LIQUOR LIABILITY EXCLUSION ENDORSEMENT

IN CONSIDERATION OF THE REDUCED PREMIUM CHARGED, IT IS HEREBY UNDERSTOOD AND AGREED THAT THIS INSURANCE DOES NOT APPLY, TO ANY CLAIMS ARISING FROM THE LIABILITY OF THE INSURED OR HIS INDEMNITEE BY REASON OF THE MANUFACTURING, DISTRIBUTING, SELLING, SERVING OR GIVING AWAY OF ANY ALCOHOLIC BEVERAGE:

- A) IN VIOLATION OF ANY STATUTE, ORDINANCE OR REGULATION
- B) TO A MINOR
- C) TO A PERSON UNDER THE INFLUENCE OF ALCOHOL, OR
- D) WHICH CAUSES OR CONTRIBUTES TO THE INTOXICATION OF ANY PERSON.

IT IS FURTHER UNDERSTOOD AND AGREED THAT THIS EXCLUSION ALSO APPLIES WITH RESPECT TO THE LIABILITY OF THE INSURED OR HIS INDEMNITEE AS AN OWNER OR LESSOR OF PREMISES THAT ARE USED FOR THE MANUFACTURING, DISTRIBUTING, SELLING, OR GIVING AWAY OF ANY ALCOHOLIC BEVERAGE.

ALL OTHER POLICY TERM, CONDITIONS, PROVISIONS, DEFINITIONS AND EXCLUSIONS SHALL REMAIN UNCHANGED.

# LLOYD'S

GUARDIAN RISK MANAGERS LTD

END'T #2

INSURED: THE PACIFIC STREAMKEEPERS FEDERATION

POLICY NO: 20431

EFFECTIVE DATE: JUNE 1, 2017 TO JUNE 1, 2018

IT IS HEREBY STATED AND AGREED THAT COVERAGE IS RESTRICTED TO THE OPERATIONS DESCRIBED IN MODULES 1-14 OF THE PACIFIC STREAMKEEPERS FEDERATION HANDBOOK.

ALL OTHER POLICY TERM, CONDITIONS, PROVISIONS, DEFINITIONS AND EXCLUSIONS SHALL REMAIN UNCHANGED.

# LLOYD'S

GUARDIAN RISK MANAGERS LTD

END'T #3

INSURED: THE PACIFIC STREAMKEEPERS FEDERATION

POLICY NO: 20431

EFFECTIVE DATE: JUNE 1, 2017 TO JUNE 1, 2018

IT IS HEREBY STATED AND AGREED THE FOLLOWING IS ADDED AS AN ADDITIONAL INSURED BUT ONLY WITH RESPECT TO THE LEGAL LIABILITY ARISING FROM THE VICARIOUS OPERATION OF THE NAMED INSURED:

"HER MAJESTY THE QUEEN IN RIGHT OF CANADA AS REPRESENTED BY  
THE MINISTER OF FISHERIES AND OCEANS"  
SUITE 200-401 BURRARD STREET  
VANCOUVER, BC, V6C 3S4

IT IS FURTHER STATED AND AGREED WE WILL ENDEAVOUR TO PROVIDE THIRTY (30) DAYS PRIOR WRITTEN NOTICE OF CANCELLATION IN THE EVENT OF CANCELLATION IN ACCORDANCE TO THE STATUTORY CONDITIONS OF THE POLICY.

ALL OTHER POLICY TERM, CONDITIONS, PROVISIONS, DEFINITIONS AND EXCLUSIONS SHALL REMAIN UNCHANGED.

# LLOYD'S

GUARDIAN RISK MANAGERS LTD

END'T #4

INSURED: THE PACIFIC STREAMKEEPERS FEDERATION

POLICY NO: 20431

EFFECTIVE DATE: JUNE 1, 2017 TO JUNE 1, 2018

## **VOLUNTEERS AS ADDITIONAL NAMED INSURED ENDORSEMENT**

IT IS HEREBY UNDERSTOOD AND AGREED THAT VOLUNTEERS ARE INCLUDED AS INSUREDS UNDER THIS POLICY WITH RESPECT ONLY TO THE LIABILITY IMPOSED UPON THE VOLUNTEER AS A RESULT OF THE OPERATIONS OF THE INSURED.

ALL OTHER POLICY TERM, CONDITIONS, PROVISIONS, DEFINITIONS AND EXCLUSIONS SHALL REMAIN UNCHANGED.

GUARDIAN RISK MANAGERS LTD

INSURED: THE PACIFIC STREAMKEEPERS FEDERATION

POLICY NO: 20431

EFFECTIVE DATE: JUNE 1, 2017 TO JUNE 1, 2018

IT IS HEREBY STATED AND AGREED THE FOLLOWING IS ADDED AS AN ADDITIONAL INSURED BUT ONLY WITH RESPECTS TO THE LEGAL LIABILITY ARISING FROM THE VICARIOUS OPERATION OF THE NAMED INSURED AND SQUAMISH RIVER WATERSHED SOCIETY:

"HER MAJESTY THE QUEEN IN RIGHT OF THE PROCINCE OF BRITISH COLUMBIA AS REPRESENTED BY THE MINISTER OF TRANSPORATION AND INFRASTRUCTURE TOGETHER WITH THE EMPLOYEES, AGENTS, AND SERVANTS OF THE MINISTER, HEREINAFTER REFERRED TO AS THE ADDITIONAL NAMED INSURED, IS ADDED AS AN ADDITIONAL NAMED INSURED, IN RESPECT OF LIABILITY ARISING FROM THE WORK OR OPERATIONS OF THE INSURED AND THE ADDITIONAL NAMED INSURED, IN CONNECTION WITH CONTRACTS, ENTERED INTO BETWEEN THE INSURED AND THE INSURED AND THE ADDITIONAL NAMED INSURED."

IT IS FURTHER STATED AND AGREED WE WILL ENDEVOUR TO PROVIDE THIRTY (30) DAYS PRIOR WRITTEN NOTICE OF CANCELLATION IN THE EVENT OF CANCELLATION IN ACCORDANCE TO THE STATUTORY CONDITIONS OF THE POLICY.

ALL OTHER POLICY TERM, CONDITIONS, PROVISIONS, DEFINITIONS AND EXCLUSIONS SHALL REMAIN UNCHANGED.

# LLOYD'S

GUARDIAN RISK MANAGERS LTD

END'T #6

INSURED: THE PACIFIC STREAMKEEPERS FEDERATION

POLICY NO: 20431

EFFECTIVE DATE: JUNE 1, 2017 TO JUNE 1, 2018

## WAIVER OF SUBROGATION

IT IS AGREED BY THE INSURER THAT ALL RIGHT TO SUBROGATION IS  
WAIVED IN RESPECT OF:

"HER MAJESTY THE QUEEN IN RIGHT OF THE PROCINCE OF BRITISH COLUMBIA  
AS REPRESENTED BY THE MINISTER OF TRANSPORATION AND INFRASTRUCTURE  
TOGETHER WITH THE EMPLOYEES, AGENTS, AND SERVANTS OF THE MINISTER,  
HEREINAFTER REFERRED TO AS THE ADDITIONAL NAMED INSURED, IS ADDED AS  
AN ADDITIONAL NAMED INSURED, IN RESPECT OF LIABILITY ARISING FROM THE WORK  
OR OPERATIONS OF THE INSURED AND THE ADDITIONAL NAMED INSURED, IN  
CONNECTION WITH CONTRACTS, ENTERED INTO BETWEEN THE INSURED AND THE  
INSURED AND THE ADDITIONAL NAMED INSURED."

ALL OTHER POLICY TERM, CONDITIONS, PROVISIONS, DEFINITIONS AND EXCLUSIONS  
SHALL REMAIN UNCHANGED.