



**Definity Insurance Company  
(HERINAFTER CALLED THE INSURER)  
CERTIFICATE POLICY**

**FORMING PART OF MASTER Policy No: 40363560-0032**

<b>NAME OF CERTIFICATE HOLDER</b>
Orangeville OPP Detachment Board

<b>POSTAL ADDRESS OF CERTIFICATE HOLDER</b>	<b>BROKER/AGENT 9283</b>
87 Broadway, Orangeville, ON L9W 1K1	MCFARLAN ROWLANDS INSURANCE BROKERS INC.

INSURANCE PERIOD	FROM	TO	TOTAL PREMIUM FOR THIS CERTIFICATE OF INSURANCE
12:01 a.m. Standard Time at the Postal Address of the CERTIFICATE HOLDER as stated herein	2024 10 08 Year Month Day	2025 09 27 Year Month Day	<b>\$2,740</b>

**THE MASTER POLICY CONTAINS A CLAUSE(S) WHICH MAY LIMIT THE AMOUNT PAYABLE**

This Certificate Policy is issued in accordance with and subject to all provisions, agreements, conditions, and coverage terms of the Master Policy TBD. A copy of the Master Policy and the applicable products wordings, conditions, exclusions and limitations will be made available to the Certificate Holder upon request to McFarlan Rowlands Insurance Brokers Inc.

COVERAGES	LIMIT	DEDUCTIBLE	PENDING OR PRIOR DATE
A. Individual Non-Indemnified Liability	\$5,000,000	\$0	As above
B. Individual Indemnified Liability	\$5,000,000	\$2,500	As above
C. Entity Liability	\$5,000,000	\$2,500	As above
D. Employed Lawyers' Claim	\$5,000,000	\$0	As above
E. Spousal Liability	\$5,000,000	\$0	As above
F. Workplace Violence Expense	\$250,000	\$0	As above
G. Derivative Demand Evaluation	\$250,000	\$0	As above
Professional Service Extension (E&O) per Endorsement	\$1,000,000 Sub-Limit	\$2,500	As above
General Aggregate Limit for Insuring Clauses A-G and Professional Services Extension	\$10,000,000	Not Applicable	Not Applicable
Additional Limit of Liability Dedicated for Insured Persons	\$1,000,000	Not Applicable	Not Applicable
General Annual Aggregate Limit of Liability Dedicated for Insured Persons	\$1,000,000	Not Applicable	Not Applicable
Endorsements from Inception:	Not Applicable	Per Endorsement	Not Applicable
MANU (03/2021) Amended Definition of Loss			
MANU (10/2022) Crisis Management Coverage			
MANU (09/2024) Professional Services Extension (E&O) and Limit - \$1,000,000			
MANU (09/2024) Police Association Manuscript Endorsement			
MANU (08/2024) Schedule of Organization and Pending or Prior Date Endorsement			

This Certificate Policy describes basic information, such as, the term of insurance, the premium, your name, address, the location description where the property is insured, coverage description and their form numbers and the limits of coverage. It is important to let your broker know immediately if there is a change to any of the information you have provided.

Detailed coverage wordings, endorsements, conditions, exclusions, terms, and conditions is provided by a Master Policy which is held by McFarlan Rowlands Insurance Brokers. The broker will provide upon request a copy of the Master Policy along with the applicable wordings.

This Certificate Policy is a legal contract which has been designed for you based on the information you provided to the broker at the time you completed your application. If this information provide is not accurate, it may impact a loss settlement, including but not limited to a denial of coverage.

In Witness Whereof the INSURER has executed this policy as evidenced by the signature of the authorized representative.



Josh Fentin  
Authorized Representative  
McFarlan Rowlands Insurance Brokers Inc.

24-hour claims service - 1-800-607-2424

**CANCELLATION OF CERTIFICATE**

The undersigned Insured named in Certificate no.40363560-0032 and renewal certificates (if any), hereby acknowledges the cancellation thereof effective as of ..... 20 ..... at 12:01 A.M. standard time and agrees that all liability of the Insurer with respect to accidents, losses, or damage occurring on or after that date is hereby terminated.

Signature of Insured