



# Certificate of Insurance

1336 SANDHILL DRIVE, UNIT 4, ANCASTER, ONTARIO L9G 4V5  
 TEL: (226) 318-1744 FAX: (905) 648-7399  
[www.stoneridgespecialty.ca](http://www.stoneridgespecialty.ca)

THIS IS TO CERTIFY that the policy(ies) of insurance described herein have been issued to the Insured named herein for the policy period indicated. Notwithstanding any requirement, term or condition of any contract of other document with respect to which the Certificate may be issued or may pertain, the insurance afforded by the policy(ies) described herein is subject to all the terms, conditions and exclusions of such policy(ies).

**NAMED INSURED:** Calgary Sports Car Club/Canadian Association of Rallysport and Member clubs  
 4215 80<sup>th</sup> Ave NE  
 Calgary AB T3J 4B9

**Certificate Number: 43**

TYPE OF POLICY	POLICY NUMBER	POLICY TERM		LIMITS OF LIABILITY
		From	To	
Commercial General Liability  Insurer: Certain underwriters at Lloyds under Contract Number B6027MKLBRO202301  <input type="checkbox"/> Claims Made <input checked="" type="checkbox"/> Occurrence <input checked="" type="checkbox"/> \$100,000 Errors and Omissions	SSIMS00009	April 1, 2022	April 1, 2023	Per Occurrence Bodily Injury and/or Property Damage to a Third Party (Combined Single Limit): \$ 5,000,000  General Aggregate \$ NIL  Products/ Completed Operations Aggregate: \$ 5,000,000  Participant Legal Liability: \$ 5,000,000  Tenants Legal Liability: \$ 1,000,000  Medical Expenses: \$ 25,000  Non Owned Automobile Liability: \$ 5,000,000  SEF Limit/Deductible: \$ 50,000/1,000  Inclusive limits Bodily Injury and Property Damage Liability, Cross Liability, Motorsport Racing Liability, Personal & Advertising Injury
Participant Accident  Insurer: Markel Canada	SSIMS00009	April 1, 2022	April 1, 2023	Accidental Death & Dismemberment \$ 25,000  Excess Medical \$ 15,000  Weekly Indemnity \$100 X 52 Weeks, payable 8 <sup>th</sup> Day

Date: March 11, 2023  
 Event: Regional Rally, 2023 Cochrane Winter Rally  
 Location: Roads in and around Waipariorous Valley, AB

Additional Insureds: Calgary Amateur Radio Association, Husky Energy, Direct Energy , MD Bighorn No. 8 , Alberta Transportation, Alberta Sustainable Resources & Development, VEX Performance – Scrutineering and CF Chinook Mall – Parc Expose are listed as an additional insureds but only with respect to liability arising out of the operations of the named insured.

For and on behalf of:  
**Stoneridge Specialty Insurance**  
 PER:

Kevin Besta

DATE: January 27, 2023

Should any of the described policies be cancelled before the expiration date thereof, the Insurer will endeavor to mail 30 days written notice to the Certificate Holder, but failure to mail such notice shall impose no obligation or liability of any kind upon the Insurer.

## **LLOYD'S UNDERWRITERS' POLICYHOLDERS' COMPLAINT PROTOCOL**

Lloyd's strives to enhance your customer experience with us through superior service and innovative insurance products.

We have developed a formal complaint handling protocol in accordance with the Insurance Companies Act of Canada to ensure your concerns as our valued customer are addressed expeditiously by our representatives. This protocol will assist you in understanding the steps we will undertake to help resolve any dispute which may arise with our product or service. All complaints will be handled in a professional manner. All complaints will be investigated, acted upon, and responded to in writing or by telephone by a Lloyd's representative promptly after the receipt of the complaint. If you are not satisfied with our products or services, you can take the following steps to address the issue:

- Firstly, please contact the broker who arranged the insurance on your behalf about your concerns so that he or she may have the opportunity to help resolve the situation.
- If your broker is unable to help resolve your concerns, we ask that you provide us in writing an outline of your complaint along with the name of your broker and your policy number.

Please forward your complaint to:

### **Lloyd's Underwriters**

Attention: Complaints Officer:

1155 rue Metcalfe, Suite 2220, Montréal (Québec) H3B 2V6

Tel: 1-877-455-6937 - Fax: (514) 861-0470

E-mail: [info@lloyds.ca](mailto:info@lloyds.ca)

Your complaint will be directed to the appropriate business contact for handling. They will write to you within two business days to acknowledge receipt of your complaint and to let you know when you can expect a full response. If need be, we will also engage internal staff in Lloyd's Policyholder and Market Assistance Department in London, England, who will respond directly to you, and in the last stages, they will issue a final letter of position on your complaint.

In the event that your concerns are still not addressed to your satisfaction, you have the right to continue your pursuit to have your complaint reviewed by the following organizations:

**General Insurance OmbudService (GIO):** assists in the resolution of conflicts between insurance customers and their insurance companies. The GIO can be reached at:

Toll free number: 1-877-225-0446

[www.giocanada.org](http://www.giocanada.org)

## **NOTICE CONCERNING PERSONAL INFORMATION**

### **How we use your information**

By purchasing insurance from certain Underwriters at Lloyd's, London ("Lloyd's"), a customer provides Lloyd's with his or her consent to the collection, use and disclosure of personal information. Consent is subject to the customer's understanding of the nature, purpose and consequences of the collection, use or disclosure of their personal information.

Information is collected and stored for the following purposes: • the communication with Lloyd's policyholders • the underwriting of policies • the evaluation of claims • the analysis of business results • purposes required or authorized by law

### **What personal information we collect about you**

We collect, process and store the following personal information about you:

- Name • Address including postal code and country • Policy number • Claim number • Credit card details • Bank account details

We also collect information about you when you visit [www.lloyds.com](http://www.lloyds.com). Further details can be found on our online Privacy & Cookies policy at <http://www.lloyds.com/common/privacy-and-cookies-statement>.

We will not use your personal information for marketing purposes and we will not sell your personal information to other parties.

### **Who we disclose your information to**

For the purposes identified, personal information may be disclosed to Lloyd's related or affiliated organisations or companies, their agents/mandataires, and to certain non-related or unaffiliated organisations or companies, including service providers. These entities may be located outside Canada therefore a customer's information may be processed in a foreign jurisdiction (the United Kingdom and the European Union) and their information may be accessible to law enforcement and national security authorities of that jurisdiction

### **Disclosure without consent**

The following are reasonable grounds to permit the disclosure of personal information without the knowledge or consent of a customer:

Detecting or suppressing fraud

Investigating or preventing financial abuse

For communication with the next of kin or authorized representative of an injured, ill or deceased individual

Investigating a breach of an agreement or a contravention of the laws of Canada or a foreign jurisdiction

Witness statement necessary to assess, process or settle insurance claims

Information produced in the course of employment and the disclosure is consistent with the purpose it was produced for

### **How to access your information and/or contact us**

To access and request correction or deletion of your information, or to obtain written information about Lloyd's policies and practices in respect of service providers located outside Canada, please contact the Ombudsman at [info@lloyds.ca](mailto:info@lloyds.ca). The Ombudsman will also answer customer's questions about the collection, use, disclosure or storage of their personal information by such Lloyd's service providers.

Further information about Lloyd's personal information protection policy may be obtained from the customer's broker or by contacting Lloyd's on: 514 861 8361, 1 877 455 6937, or through

[info@lloyds.ca](mailto:info@lloyds.ca)

## **Code of Consumer Rights and Responsibilities**

Insurers (including Lloyd's Underwriters), along with the brokers and agents who sell home, auto and business insurance are committed to safeguarding your rights both when you shop for insurance and when you submit a claim following a loss. Your rights include the right to be informed fully, to be treated fairly, to timely complaint resolution, and to privacy. These rights are grounded in the contract between you and your insurer and the insurance laws of your province. With rights, however, come responsibilities including, for example, the expectation that you will provide complete and accurate information to your insurer. Your policy outlines other important responsibilities. Insurers and their distribution networks, and governments also have important roles to play in ensuring that your rights are protected.

### **Right to Be Informed**

You can expect to access clear information about your policy, your coverage, and the claims settlement process. You have the right to an easy-to-understand explanation of how insurance works and how it will meet your needs. You also have a right to know how insurers calculate price based on relevant facts. Under normal circumstances, insurers will advise an insurance customer or the customer's intermediary of changes to, or the cancellation of a policy within a reasonable prescribed period prior to the expiration of the policy, if the customer provides information required for determining renewal terms of the policy within the time prescribed, which could vary by province, but is usually 45 days prior to expiry of the policy.

You have the right to ask who is providing compensation to your broker or agent for the sale of your insurance. Your broker or agent will provide information detailing for you how he or she is paid, by whom, and in what ways.

You have a right to be told about insurers' compensation arrangements with their distribution networks. You have a right to ask the broker or agent with whom you deal for details of how and by whom it is being paid. Brokers and agents are committed to providing information relating to ownership, financing, and other relevant facts.

### **Responsibility to Ask Questions and Share Information**

To safeguard your right to purchase appropriate coverage at a competitive price, you should ask questions about your policy so that you understand what it covers and what your obligations are under it. You can access information through one-on-one meetings with your broker or agent. You have the option to shop the marketplace for the combination of coverages and service levels that best suits your insurance needs. To maintain your protection against loss, you must promptly inform your broker or agent of any change in your circumstances.

### **Right to Complaint Resolution**

Insurers, their brokers and agents are committed to high standards of customer service. If you have a complaint about the service you have received, you have a right to access Lloyd's Underwriters' complaint resolution process for Canada. Your agent or broker can provide you with information about how you can ensure that your complaint is heard and promptly handled. Consumers may also contact their respective provincial insurance regulator for information. Lloyd's is a member of an independent complaint resolution office, the General Insurance OmbudService.

### **Responsibility to Resolve Disputes**

You should always enter into the dispute resolution process in good faith, provide required information in a timely manner, and remain open to recommendations made by independent observers as part of that process.

### **Right to Professional Service**

You have the right to deal with insurance professionals who exhibit a high ethical standard, which includes

acting with honesty, integrity, fairness and skill. Brokers and agents must exhibit extensive knowledge of the product, its coverages and its limitations in order to best serve you.

### **Right to Privacy**

Because it is important for you to disclose any and all information required by an insurer to provide the insurance coverage that best suits you, you have the right to know that your information will be used for the purpose set out in the privacy statement made available to you by your broker, agent or insurance representative. This information will not be disclosed to anyone except as permitted by law. You should know that Lloyd's Underwriters are subject to Canada's privacy laws - with respect to their business in Canada.

## **SANCTION LIMITATION CONDITION**

It is understood and agreed that The Insurer will not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade and economic sanctions, laws, or regulations of Canada, United Kingdom, European Union or United States of America.