

Strategic Capability Network
18 KING Street E Unit 1400
TORONTO, ON M5C 1C4

Policy number: 501173673

Important changes to your Abuse Exclusion Endorsement

Hello,

Thank you for choosing Intact Insurance to protect what matters to you and your business. We've recently updated our Abuse Exclusion Endorsement. These are important changes that impact your coverage and limits.

A summary of these changes is below.

If the Abuse Exclusion Endorsement is attached to your Commercial General Liability Max Form:

- The Abuse Exclusion Endorsement has been updated to better reflect the intended scope of the abuse liability exclusion.
- Consistent with the exclusion's intention, the new endorsement further highlights that coverage is excluded for claims or actions directly or indirectly arising out of, on account of, resulting from or related to abuse.

If the Abuse Exclusion Endorsement is attached to your Commercial Umbrella Coverage Form:

- The Abuse Exclusion Endorsement has been updated to better reflect the intended scope of the abuse liability exclusion.
- Consistent with the exclusion's intention, the new endorsement further highlights that coverage is excluded for claims or actions directly or indirectly arising out of, on account of, resulting from or related to abuse.

This letter only summarizes the changes to your coverage. Please refer to your insurance policy which provides full details of your coverage, including a full list of conditions and exclusions. If you have questions about your policy or these changes, please contact your broker, Marsh Canada Limited.

Sincerely,
The Intact Insurance Team

Intact Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5G 0A1

Insured name and postal address

Strategic Capability Network
18 KING Street E Unit 1400
TORONTO, ON M5C 1C4

Broker 46088

Marsh Canada Limited
120 Bremner Boulevard Suite #800 Toronto,
Ontario
M5J 0A8
Phone No. 416 349 4401

General Information

Intact Insurance Company hereinafter called the Insurer.

Type of Document	RENEWAL
Policy Period	From June 3, 2026 To June 3, 2027 12:01 A.M. local time at the postal address of the Insured shown above
Insured's Business Operations	Business Networking Organization
Billing Method	Agency Bill

Total Policy Premium \$1,047

Save paper, add convenience!
Ask your broker to send your insurance documents electronically.



This policy contains a clause(s) that may limit the amount payable

Senior Vice President, Ontario

In consideration of the Premium stated, the Insurer will indemnify the Insured with the Terms and Conditions of this Policy.

This Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this Policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year): _____

Reason: _____

Signature: _____

Insured

Date

General Liability

Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Max	LR20-3		
Coverage A - Bodily Injury and Property Damage Liability - Each Occurrence			1,000,000
Coverage A - Products-Completed Operations - Aggregate			1,000,000
Coverage A - Property Damage Deductible - Each Occurrence		1,000	
Coverage B - Personal Injury and Advertising Injury Liability - Per Person or Organization			1,000,000
Coverage C - Medical Payments - Each Person			50,000
Coverage D - Tenants' Legal Liability - Any One Premises		1,000	500,000
S.E.F. No. 96 - Contractual Liability Endorsement	L220-2		
S.E.F. No. 99 Excluding Long term Leased Vehicle Endorsement	L221-1		
S.P.F. No. 6 - Supplementary Non-Owned Automobile Coverage	L222-2		1,000,000
O.E.F. 98B - Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257-1		
Abuse Exclusion Endorsement	L275-3		
General Aggregate Limit Endorsement	L321-1		5,000,000

Rating Information(s)

Premises, Property and Operations

Rating Base

Business Networking Organization

Flat premium

Additional Conditions

	Form
Declaration of Emergency Endorsement	2485-1
Virus and Bacteria Exclusion Endorsement	E199-1
Cyber Incident Exclusion - Commercial Property	E201-2
General Conditions	G011-6
Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS) Exclusion	G577-1
Cyber Loss and Electronic Data Liability Exclusion	G578-1

Emergency number

If you have a serious loss after regular business hours,
please call:

1 866 464 2424