

Easily access legal information and assistance



Unsure if you have a legal matter worth pursuing? Your Wawanesa commercial or farm policy includes unlimited access to our toll-free Telephone Legal Helpline Service* at no additional cost.

Call 1-877-347-5399 to talk to a qualified lawyer

- Service is available 8 a.m. to 12 midnight (local time), 7 days a week, with after hours accommodations for emergencies
- Confidentiality is assured
- Call as often as needed – there is no additional charge for the service
- General legal assistance and information on most business and personal legal matters is provided



Scan the QR code or visit:
wawanesa.com/LegalHelpline



Get practical tips for your business

Our blog features a number of articles to help you better understand your coverage and prevent common losses.

Learn more at: wawanesa.com/blog



Save with a multi-policy discount

If you have additional insurance coverage with us, you may be eligible for a discount.

Contact your broker to find out more.



Wawanesa
Insurance

**COMMERCIAL INSURANCE
POLICY
DECLARATIONS**

Offer to Renew Policy effective
May 01, 2025

Your coverage expires May 01, 2025, at 12:01 A.M. Payment of the premium renews your policy for the period shown. If your payment is not received before May 01, 2025 this Offer to Renew will be null and void.

NAMED INSURED AND ADDRESS

SASKATCHEWAN HORTICULTURAL ASSOCIATION
ET AL., AS LISTED C/O JACKIE BANTLE
16 PEMBROKE RD
NEUANLAGE SK S0K 1X1

BROKER OFFICE

HUB INTERNATIONAL INSURANCE BROKERS
1661 PORTAGE AVE, 5TH FLOOR
WINNIPEG MB R3J 3T7
Broker Number: 0223899
Toll Free: 877-988-4883
Website: <http://www.hubinternational.com>

Policy Number
36316610

Account Number
54238601

Policy Period
From May 01, 2025 to May 01, 2026 12:01 A.M.

All times are local at the Named Insured's
postal address as stated herein

Thank you for choosing The Wawanesa Mutual Insurance Company ("Wawanesa Insurance"). Your insurance policy package is your insurance contract. It includes your policy declaration and your policy wordings. Your policy declaration is a summary of the coverage and limits you have purchased. Your policy wordings, including endorsements, exclusions, limitations and conditions, provide you with a detailed explanation of your coverage. These items represent the legal contract of indemnity between you and us.

Please review the following policy coverage documents to ensure your policy meets your needs and you understand what you're covered for in the event of a claim:

- Policy declaration outlining your coverages and limits (this document)
- Policy wordings for further details of your coverages. You can download your copy at wawanesa.com/policy-wordings. You will need to enter your policy number found at the top left of this page.

For questions regarding your coverage, premium, billing, changes to your policy, including cancellation, or to request printed/ emailed documents please contact your broker. For all other information, including frequently asked questions, concerns/complaints, Wawanesa's Member Review Council, and contact details, please visit wawanesa.com or email talktous@wawanesa.com. If you need to submit a claim, visit wawanesa.com/claims or call 1-844-WAWANESA (929-2637).

Billing Information:

This is only an offer to renew the policy. Payment of the premium renews your policy for the period shown. If payment is not received by May 01, 2025, this offer becomes null and void. If you are responsible for the payments due on this policy, please refer to the Statement of Account (enclosed or sent separately). The **Statement of Account** is your invoice and includes any premium due as well as any applicable taxes and fees (taxes and fees are not shown on your policy declaration). **Please refer to the Statement of Account when making payments on your policy.**

Important Information about your policy:

Any operations or sales outside of Canada must be reported to Wawanesa Insurance. Contact your Broker for details.

Your Coverage(s) may have changed. Please contact your Broker to review your policy.

Personal Information Notice:

By purchasing insurance from Wawanesa, you are providing Wawanesa with the consent of all individuals insured under this policy to the collection, use and disclosure of their personal information for the purposes of communicating with them, underwriting risks on a prudent basis, investigating and paying claims, detecting and preventing fraud, offering and providing property and casualty



**Access your policy wordings
online, anytime.**

Ensure your policy meets your needs, and know
what you're covered for in the event of a claim.

Scan the QR code to view your policy wordings, or visit wawanesa.com/policy-wordings



This policy contains a clause which may limit the amount payable.

"Wawanesa Insurance" is **The Wawanesa Mutual Insurance Company** and is the licensed insurer of this policy.

insurance products and services to them, compiling statistics and analyzing business results, and acting as required or authorized by law. This consent applies to personal information previously collected by Wawanesa and to personal information which it may collect in the future for the purposes identified above. Wawanesa may at times use third party service providers to process or store personal information on its behalf. In these circumstances, the service providers are provided with only the information necessary to perform such services. In addition, Wawanesa requires them to protect the information in a manner that is consistent with its Personal Information Protection Policy and security practices. In the event that a service provider is located in a foreign jurisdiction, it is bound by the laws of that jurisdiction, which may require it to disclose personal information to the courts, law enforcement agencies, or national security authorities of the jurisdiction.

You can view our Privacy Policy at <https://wawanesa.com/privacy-policy>. If you have any questions or concerns about this policy or our privacy practices, please contact us at privacy@wawanesa.com or 1-844-241-0226.

Commercial Insurance Policy

Named Insured(s): Saskatchewan Horticultural Association; Wood River Horticultural Society; Yorkton & District Horticultural Society; Regina Horticultural Society; Tamarack Garden Club; Tri City Horticultural Society; Walther Willoughby Horticultural Society; Weyburn Horticultural Society; Swift Current Horticultural Society; Sturgis Horticultural Society; Spiritwood Horticultural Society; South Saskatchewan Lily Society Inc.; Shamrock Horticultural Society; Saskatchewan Perennial Society; Prairie Peony Society Inc.; Kamsack Horticultural Society; Indian Head Horticultural Society; Doghide River Garden Club; Carrot River Horticultural Society; Windthorst Horticultural Society

Policy Number: 36316610 **Account Number:** 54238601 **Policy Period:** May 1, 2025 to May 1, 2026 12:01 A.M.

Form of Organization : Corporation

Description of the Business and Operations of the Named Insured(s): Horticultural Club - Meeting, Sales, Shows, Conventions and Excursions

Your full term premium is \$1,348.00. Refer to the breakdown of premiums below.

Policy Summary

Premium Subtotal for Commercial Liability	\$1,323.00
Premium Subtotal for Non-Owned Auto	\$25.00
Total Policy Premium	\$1,348.00

Your insurance policy includes your policy wordings. To access this document and download a copy, please visit wawanesa.com/policy-wordings.

Commercial Liability	Amount of Insurance	Deductible	Premium
Commercial General Liability Coverage Form - Form WA6000 05 2022			\$1,239.00
General Aggregate	\$5,000,000		
Products-Completed Operations Aggregate	\$5,000,000		
Each Occurrence	\$5,000,000		
Personal and Advertising Injury Liability	\$5,000,000		\$13.00
Medical Payments - Any One Person	\$10,000		\$46.00
Tenants' Legal Liability	\$500,000		\$25.00
Deductible - Bodily Injury Liability, Per Occurrence basis		\$1,000	
Deductible - Property Damage Liability, Per Occurrence basis		\$1,000	
Broad Form Completed Operations - Form WA6014 11 2019			
Communicable Disease Exclusion Form - Form WA6095 03 2021			Included
Additional Insured - Designated Person or Organization - Form WA6021 01 2023			Included
Applicable Additional Insured(s): St. Paul's Anglican Cathedral; Town of Indian Head; Northgate Mall - Westdale Construction Co; Cathedral Neighborhood Centre; Nipawin United Church; Swift Current Mall C/O Credit Management L.P.; Seniors Centre; Canadian Tire Properties Inc.,CT REIT (Property Management); Mountwater Capital Corp.; Southland Mall - Retrocom Limited Partnership; Luther College			
Deductible Amendment - Bodily Injury or Property Damage - Form WA6049 11 2019			Included
Premium Subtotal for Commercial Liability			\$1,323.00

Commercial Liability Exposures

Description	Industry Code	Basis	Basis Type	Rate	Advance Premium (Portion of Commercial Liability Premium)
Clubs - Private - Not Recreational - No Alcohol - No Grill and/or Deep Fat Fryer	794101	150000	Revenue	\$8.18	\$1,239.00

Non-Owned Auto	Amount of Insurance	Deductible	Premium
Standard Non-Owned Automobile Policy Saskatchewan - Form SPF 6 SK 07 2020 Contractual Liability Endorsement - Form EEF 96 07 2020 Excluding Long Term Leased Vehicle Endorsement - Form EEF 99 07 2020	\$5,000,000		\$25.00 Included
Premium Subtotal for Non-Owned Auto			\$25.00

Additional Insured(s)

St. Paul's Anglican Cathedral, 1861 McIntyre St, Regina SK S4P 2R2

Description: Designated Person or Organization

Town of Indian Head, Box 460 419 Grand Ave., Indian Head SK S0G 2K0

Description: Designated Person or Organization

Northgate Mall - Westdale Construction Co, Westdale Properties C/O Northgate Mall, 489 Albert St., Regina SK S4R 3C4

Description: Designated Person or Organization

Cathedral Neighborhood Centre, 2900 13Th Ave, Regina SK S4T 1N7

Description: Designated Person or Organization

Nipawin United Church, 234 centre st, Nipawin SK S0E 1E0

Description: Designated Person or Organization

Swift Current Mall C/O Credit Management L.P., 1 Spring Drive, Swift Current SK S9H 3X6

Description: Designated Person or Organization

Seniors Centre, 416 1st, Kamsack SK S0A 1S0

Description: Designated Person or Organization

Canadian Tire Properties Inc., CT REIT (Property Management), Re: Parkland Mall, 277 Broadway Street East, 2180 Young Street - 15th Floor, Toronto ON M4P 2V8

Description: Designated Person or Organization

Mountwater Capital Corp., 2223 Victoria Ave E, Regina SK S4N 6E4

Description: Designated Person or Organization

Southland Mall - Retrocom Limited Partnership, Golden Road Property Holdings INC and, 2965 Gordon RD., Regina SK S4S 6H7

Description: Designated Person or Organization

Luther College, University of Regina 3737 Wascana Parkway, Regina SK S4S 6H7

Description: Designated Person or Organization

This policy is subject to: Common Policy and Property Conditions WA2999 10 2024; Statutory Conditions (Saskatchewan) - Form SC9 08 2021; Short Rate Cancellation Table - Form 3242 12 2020; PH1969 10 2024; It includes the CEO Signature page Form WA2990 01 2025.

Policyholder meeting notice:

Policyholders in good standing can attend and vote (in person or by proxy) at meetings of the policyholders of Wawanesa Insurance. If you want to receive notice of these meetings, please visit wawanesa.com/annual-meeting.