

# ALL SPORT INSURANCE MARKETING LTD.

507 - 1367 W. Broadway  
 Vancouver, BC V6H 4A7  
 Tel: 604.737.3018  
 Fax: 604.737.3076  
 Toll: 1.877.992.2288  
 www.allsportinsurance.com

INVOICE

WEDGWOOD INSURANCE LTD.  
 85 Thorburn Rd.  
 St. John's, NL A1B 3M2

**Tina Legge**  
 Attached are declarations with customized  
 endorsements.

**AUG 28 2015**

15% Commission

DATE	DESCRIPTION	PREMIUM
Aug. 24, 2015	RE: NEWFOUNDLAND AND LABRADOR AMATEUR TAEKWONDO UNION INC.	
	LLOYD'S	
	POLICY AL4813      AUGUST 22, 2015 - AUGUST 22, 2016	\$3,550.00
	ACL6422      AUGUST 22, 2015 - AUGUST 22, 2016	\$1,100.00

Please make cheque payable to ALL SPORT INSURANCE MARKETING LTD.



## 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)

**For Quebec clients:**

**Autorité des marchés financiers (AMF)**: The regulation of insurance companies in Quebec is administered by the AMF. If you remain dissatisfied with the manner in which your complaint has been handled, or with the results of the complaint protocol, you may send your complaint to the AMF who will study your file and who may recommend mediation, if it deems this action appropriate and if both parties agree to it. The AMF can be reached at:

Toll Free: 1-877-525-0337

Québec: (418) 525-0337

Montréal: (514) 395-0311

[www.lautorite.qc.ca](http://www.lautorite.qc.ca)

If you have a complaint specifically about Lloyd's Underwriters' complaints handling procedures you may contact the FCAC.

**Financial Consumer Agency of Canada (FCAC)** provides consumers with accurate and objective information about financial products and services, and informs Canadians of their rights and responsibilities when dealing with financial institutions. FCAC also ensures compliance with the federal consumer protection laws that apply to banks and federally incorporated trust, loan and insurance companies. The FCAC does not get involved in individual disputes. The FCAC can be reached at:

427 Laurier Avenue West, 6th Floor, Ottawa ON K1R 1B9

Services in English: 1-866-461-FCAC (3222)

Services in French: 1-866-461-ACFC (2232)

[www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)

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# 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.

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## NOTICE CONCERNING PERSONAL 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, including that previously collected, for the following purposes:

- the communication with Lloyd's policyholders
- the underwriting of policies
- the evaluation of claims
- the detection and prevention of fraud
- the analysis of business results
- purposes required or authorised by law

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.

To obtain written information about Lloyd's policies and practices in respect of service providers located outside Canada, please contact the Ombudsman at [lineage@lloyds.ca](mailto:lineage@lloyds.ca) who 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)

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**CASUALTY PACKAGE INSURANCE**

Effected with certain Lloyd's Underwriters "the Insurer" through Lloyd's Approved Coverholder ("the Coverholder"):

**ALL SPORT** INSURANCE MARKETING LTD. 507, 1367 West Broadway  
Vancouver, BC V6H 4A7

**DECLARATIONS**

<b>Policy Number</b> AL4813	<b>Replacing Policy Number</b> R/C	<b>Broker</b> WEDGWOOD INSURANCE LTD.	
<b>Policy Period From</b>	AUGUST 22, 2015	<b>To</b>	AUGUST 22, 2016
		<b>12:01 a.m. Standard Time at Postal Address of the Named Insured as stated herein.</b>	
<b>Name of Insured and Postal Address</b>	NEWFOUNDLAND AND LABRADOR AMATEUR TAEKWONDO UNION INC. 155 Torbay Rd. PO Box 21116 , St. John's, NL A1A 2H0		
<b>Description of Operations</b>	TAEKWONDO ACTIVITIES		
In return for payment of the premium, and subject to the terms of this policy, we agree to provide the insurance as stated in this policy.			
	Deductible	Limits	Premium
<b>COMMERCIAL GENERAL LIABILITY POLICY - ASIM 100 (6/90)</b>			
Each Occurrence		2,000,000	3,300
Tenants Legal Liability-any one premises	500	250,000	Incl.
Medical Expense-any one person		1,000	Incl.
Aggregate Limit-Products/Completed Operations Hazard		2,000,000	Incl.
Bodily Injury/Property Damage & Legal Expense Deductible	500		
Errors & Omissions Liability (Directors & Officers/Wrongful Acts)	500	2,000,000	250
Non Owned Automobile S.P.F. 6		2,000,000	Incl.
Location of Premises you own or occupy - Various		<b>Total Premium \$</b>	<b>\$3,550</b>
Premium Basis	Rate	Premium	Endorsements attached to this document: Incidental Medical Malpractice Liability AS01 Sports & Social Activities Member Clubs Data Exclusion 2000CL AL Terrorism Exclusion 2002CL AL Asbestos Exclusion 1998CL AL Fungi Exclusion 1999CL AL Abuse or Molestation Exclusion 210000 AL
approx 671 members	flat	\$3,300	
7 clubs			
D&O		\$250	
Minimum Premium - \$2,663 (retained)			

The insurance contract consists of this Declarations page & all coverage wordings, statutory conditions, riders or endorsements attached hereto.

**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. ESR2015001, UMRB6027ALLESR2015001 (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 2220, Montreal, Quebec, H3B 2V6.

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

In witness whereof this policy has been signed as authorized by the Underwriters, by ALL SPORT INSURANCE MARKETING LTD.

Per *[Signature]*

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 above. All inquiries and disputes are also to be addressed to this Coverholder.

**THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE.**

For purposes of the Insurance Companies Act (Canada), this Canadian Policy was issued in the course of Lloyd's Underwriters' insurance business in Canada

The statutory conditions and additional conditions apply with respect to all the perils insured by this policy and to the liability coverage, where provided, except where these conditions may be modified or supplemented by riders or endorsements attached.

## STATUTORY CONDITIONS

1. **MISREPRESENTATION:** If a person applying for insurance falsely describes the property to the prejudice of the Insurer, or misrepresents or fraudulently omits to communicate any circumstance that is material to be made known to the Insurer in order to enable it to judge of the risk to be undertaken, the contract is void as to any property in relation to which the misrepresentation or omission is material.
2. **PROPERTY OF OTHERS:** Unless otherwise specifically stated in the contract, the Insurer is not liable for loss or damage to property owned by any person other than the Insured, unless the interest of the Insured therein is stated in the contract.
3. **CHANGE OF INTEREST:** The Insurer is liable for loss or damage occurring after an authorized assignment under the Bankruptcy Act or change of title by succession, by operation of law, or by death.
4. **MATERIAL CHANGE:** Any change material to the risk and within the control and knowledge of the Insured, voids the contract as to the part affected thereby, unless the change is promptly notified in writing to the Insurer or its local broker; and the Insurer when so notified may return the unearned portion, if any, of the premium paid and cancel the contract, or may notify the Insured in writing that, if he desires the contract to continue in force, he must, within fifteen days of the receipt of the notice, pay to the Insurer an additional premium, and in default of such payment the contract is no longer in force and the Insurer shall return the unearned portion, if any, of the premium paid.
5. **TERMINATION:**
  - 1) This contract may be terminated:
    - A) By the Insurer giving to the Insured fifteen (15) days' notice of termination by registered mail or five (5) days' written notice of termination personally delivered.
    - B) By the Insured at any time on request.
  - 2) Where this contract is terminated by the Insurer:
    - A) The Insurer shall refund the excess of premium actually paid by the Insured over the pro rata premium for the expired times, but in no event shall the pro rata premium for the expired time be deemed to be less than any minimum retained premium specified; and
    - B) The refund shall accompany the notice unless the premium is subject to adjustment or determination as to amount, in which case the refund shall be made as soon as practicable.
  - 3) Where this contract is terminated by the Insured, the Insurer shall refund as soon as practicable the excess of the premium actually paid by the Insured over the short rate premium for the expired time, but in no event shall the short rate premium for the expired time be deemed to be less than any minimum retained premium specified.
  - 4) The refund may be paid by money, postal or express company money order or cheque payable at par.
  - 5) The fifteen (15) days mentioned in clause A) or sub-condition 1) of this condition commences to run on the day following the receipt of the registered letter at the post office to which it is addressed.
6. **REQUIREMENT AFTER LOSS:**
  - 1) Upon the occurrence of any loss or damage to the Insured property, the Insured shall, if the loss or damage is covered by the contract, in addition to observing the requirements of conditions 9, 10 and 11:
    - A) Forthwith give notice thereof in writing to the Insurer;
    - B) Deliver as soon as practicable to the Insurer a proof of loss verified by a statutory declaration,
      - I. Giving a complete inventory of the destroyed and damaged property and showing in detail quantities, costs, actual cash value and particulars of amount of loss claimed.
      - II. Stating when and how the loss occurred, and if caused by fire or explosion due to ignition, how the fire or explosion originated, so far as the Insured knows or believes.
      - III. Stating that the loss did not occur through any wilful act or neglect or the procurement, means or connivance of the Insured.
      - IV. Showing the amount of other insurances and the names of other Insurers.
      - V. Showing the interest of the Insured and of all others in the property with particulars of all liens, encumbrances and other charges upon the property.
      - VI. Showing any changes in title, use, occupation, location, possession or exposures of the property since the issue of the contract.
      - VII. Showing the place where the property insured was at the time of loss;
    - C) If required, give a complete inventory of undamaged property and showing detail quantities, cost, actual cash value;
    - D) If required and practicable, produce books of account, warehouse receipts and stock lists, and furnish invoices and other vouchers verified by statutory declarations, and furnish a copy of the written portion of any other contract.
  - 2) The evidence furnished under clauses C) and D) of sub-paragraph 1) of this condition shall not be considered proofs of loss within the meaning of conditions 12 and 13.
7. **FRAUD:** Any fraud or wilfully false statement in a statutory declaration in relation to any of the above particulars vitiates the claim of the person making the declaration.
8. **WHO MAY GIVE NOTICE AND PROOF:** Notice of loss may be given and proof of loss may be made by the agent of the Insured named in the contract in case of absence or inability of the Insured to give notice or make the proof, and absence or inability being satisfactorily accounted for, or in the like case, or if the Insured refuses to do so, by a person to whom any part of the insurance money is payable.
9. **SALVAGE:**
  - 1) The Insured, in the event of any loss or damage to any property insured under the contract, shall take all reasonable steps to prevent further damage to any such property so damaged and to prevent damage to other property insured hereunder including, if necessary, its removal to prevent damage or further damage thereto.
  - 2) The Insurer shall contribute pro rata towards any reasonable and proper expenses in connection with steps taken by the Insured and required under sub-paragraph 1) of this condition according to the respective interest of the parties.
10. **ENTRY, CONTROL, ABANDONMENT:** After loss or damage to insured property, the Insurer has an immediate right to access and entry by accredited agents sufficient to enable them to survey and examine the property, and to make an estimate of the loss or damage and, after the Insured has secured the property, of further right of access and entry sufficient to enable them to make appraisal or particular estimate of the loss or damage, but the Insurer is not entitled to control or possession of the insured property, and without the consent of the Insurer there can be no abandonment to it of insured property.
11. **APPRAISAL:** In the event of disagreement as to the value of the property insured, the property saved or the amount of the loss, those questions shall be determined by appraisal as provided under the Insurance Act before there can be any recovery under this contract whether the right to recover on the contract is disputed or not, and independently of all other questions. There shall be no right to appraisal until a specific demand therefore is made in writing and until after proof of loss has been delivered.
12. **WHEN LOSS PAYABLE:** The loss is payable within sixty (60) days after the completion of the proof of loss, unless the contract provides for a shorter period.
13. **REPLACEMENT:**
  - 1) The Insurer, instead of making payment, may repair, rebuild or replace the property damaged or lost, giving written notice of its intention so to do within thirty days after receipts of the proofs of loss.
  - 2) In the event the Insurer shall commence to so repair, rebuild or replace the property within forty-five days after receipts of the proofs of loss, and shall thereafter proceed with all due diligence to the completion thereof.
14. **ACTION:** Every action or proceeding against the Insurer for the recovery of any claim under or by virtue of this contract is absolutely barred unless commenced within one year next after the loss or damage occurs.
15. **NOTICE:** Any written notice to the Insurer may be delivered at, or sent by registered mail to, the chief agency or head office of the Insurer in the Province. Written notice may be given to the Insured named in this contract by letter personally delivered to him or by registered mail addressed to him at his latest post office address as notified to the Insurer. In this condition, the expression "registered" means registered in our outside Canada.



Attached to and forming part of Policy Number	Insured	Effective Date
AL4813	NEWFOUNDLAND AND LABRADOR AMATEUR TAEKWONDO UNION INC.	AUGUST 22, 2015

INCIDENTAL MEDICAL MALPRACTICE LIABILITY

In consideration of an additional premium of \$ included , it is agreed that the definition of bodily injury is extended to include the following:-

Injury arising out of the rendering of or failure to render, during the policy period, the following services:-

- (1) medical, surgical, dental, x-ray or nursing service or treatment or the furnishing of food or beverages in connection therewith; or
- (2) the furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances.

This coverage does not apply to:-

- (a) expenses incurred by you for first aid to others at the time of an occurrence; **Condition (5) Your Duties in the Event of Occurrence, Claim or Action** is amended accordingly;
- (b) any insured engaged in the business or occupation of providing any of the services described under (1) and (2) above.

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Attached to and forming part of Policy Number	Insured	Effective Date
AL4813	NEWFOUNDLAND AND LABRADOR AMATEUR TAEKWONDO UNION INC.	AUGUST 22, 2015

**SPORTS & SOCIAL ACTIVITIES ENDORSEMENT**

It is understood and agreed that the insurance provided by this policy with respect to the playing of or taking part in practicing or training for sports shall apply only to sanctioned events as described below:-

Sanctioned events shall mean all games, competitions or sports demonstrations run by you or by member clubs authorized by you including related training at sites of events and club premises. Authorization can either be by way of a written procedure manual or specific agreement in writing by your authorized executives.

It is further understood and agreed that sanctioned events shall also include social activities consisting of awards banquets only.

X

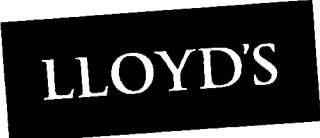
Attached to and forming part of Policy Number	Insured	Effective Date
AL4813	NEWFOUNDLAND AND LABRADOR AMATEUR TAEKWONDO UNION INC.	AUGUST 22, 2015

**MEMBER CLUBS**

It is understood and agreed that the member clubs covered under the within policy are as follows:-

<b>Member Clubs</b>	<b>#/Members</b>
1. Bennett's Taekwondo Academy	177
2. Earle's Taekwondo	90
3. Hi-Performance Taekwondo Studio	114
4. Labrador Taekwondo	97
5. Samjae Taekwondo	57
6. Stephenville Taekwondo Club	87
7. Trinity Taekwondo	49
<b>Total:</b>	<b>671</b>

7 clubs



**CASUALTY PACKAGE INSURANCE**  
 Effected with certain Lloyd's Underwriters "the Insurer"  
 through Lloyd's Approved Coverholder ("the Coverholder"):  
**ALLSPORT** INSURANCE MARKETING LTD. 507, 1367 West Broadway  
 Vancouver, BC V6H 4A7

**DECLARATIONS**

<b>Policy Number</b> ACL6422	<b>Replacing Policy Number</b> R/C	<b>Broker</b> WEDGWOOD INSURANCE LTD.	<b>12:01 a.m. Standard Time at Postal Address</b> of the Named Insured as stated herein.
<b>Policy Period From</b> AUGUST 22, 2015		<b>To</b> AUGUST 22, 2016	
<b>Name of Insured and Postal Address</b> NEWFOUNDLAND AND LABRADOR AMATEUR TAEKWONDO UNION INC. 155 Torbay Rd., PO Box 21116, St. John's, NL A1A 2H0			
<b>SPORT ACCIDENT POLICY</b>		<b>Territorial Limits: World Wide</b>	<b>Premium \$</b> <u>1,100</u>
<b>Policy Limits and Wordings as per attached Form #</b>		ASIM 101 (08/93) L	
<b>Endorsements attached to this document:</b> Member Clubs Physiotherapy Limit Terrorism Exclusion 2002LA AL			approx 671 members

The insurance contract consists of this Declarations page as well as all coverage wordings, riders, or endorsements that are attached hereto.

**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. ESR2015001, UMRB6027ALLESR2015001 (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 2220, Montreal, Quebec, H3B 2V6.

**NOTICE:** Any notice to the Underwriters may be validly given to the Coverholder.

In witness whereof this policy has been signed as authorized by the Underwriters, by ALL SPORT INSURANCE MARKETING LTD.  
 Per D.M. Morrison

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 above. All inquiries and disputes are also to be addressed to this Coverholder.

**THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE.**  
 For purposes of the Insurance Companies Act (Canada), this Canadian Policy was issued in the course of Lloyd's Underwriters' insurance business in Canada

Attached to and forming part of Policy Number	Insured	Effective Date
ACL6422	NEWFOUNDLAND AND LABRADOR TAEKWONDO UNION INC.	AUGUST 22, 2015

**MEMBER CLUBS**

It is understood and agreed that the member clubs covered under the within policy are as follows:-

<b>Member Clubs</b>	<b>#/Members</b>
1. Bennett's Taekwondo Academy	177
2. Earle's Taekwondo	90
3. Hi-Performance Taekwondo Studio	114
4. Labrador Taekwondo	97
5. Samjae Taekwondo	57
6. Stephenville Taekwondo Club	87
7. Trinity Taekwondo	49
<b>Total:</b>	<b>671</b>

7 clubs

Attached to and forming part of Policy Number	Insured	Effective Date
ACL6422	NEWFOUNDLAND AND LABRADOR AMATEUR TAEKWONDO UNION INC.	AUGUST 22, 2015

**PHYSIOTHERAPY LIMIT**

It is understood and agreed that under the Blanket Medical Expense Reimbursement section of the within policy, treatment by a legally qualified physiotherapist is limited to \$30.00 per visit with a maximum of \$300.00 per accident.