EVEREST
EVEREST INSURANCE COMPANY OF CANADA
PREMIERE INSURANCE UNDERWRITING SERVICES

COMMERCIAL PROPERTY

Name and Address of Insured:
As Per Certificate

Broker of Record:
As per certificate

Policy Period: From As Per Certificate
12:01 A.M. Local Time at the Address of the Named Insured

Policy Number: As per certificate

DECLARATIONS

Insurance is afforded only with respect to those coverages specified or in schedules incorporated herein:

Division I	Property and Equipment Breakdown	NOT COVERED
Division II	Business Income	NOT COVERED
Division III	Inland Marine	COVERED
Division IV	Automobile Insurance is provided only to the extent shown in the Certificate of Automobile insurance attached to the policy.	NOT COVERED
Division V	Non-owned Automobile	NOT COVERED
Division VI	Commercial General Liability	NOT COVERED
Division VII	Crime	NOT COVERED
Division VIII	Additional Coverages	NOT COVERED

Deposit Premium: $As Per Certificate

In return for the payment of the premium, Everest Insurance Company of Canada agrees with the Named Insured to provide the insurance afforded by this policy. Everest Insurance Company of Canada has executed this policy, but it is valid only if countersigned by our authorized representative.

In witness whereof, this company has executed and attested those present; but this policy shall not be valid unless countersigned by a duly authorized representative of the Company, Everest Insurance Company of Canada.

For the purposes of the Insurance Companies Act (Canada), this document was issued in the course of Everest's insurance business in Canada.

Authorized Representative
Everest Insurance Company of Canada

January 10, 2015
Countersignature Date

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

DIVISION III

SCHEDULE OF COVERAGES - INLAND MARINE

ITEM	DESCRIPTION OF PROPERTY	LIMIT
1.	As Per Certificate	As Per Certificate

DEDUCTIBLE:

Forms: Rider No. 3 – Miscellaneous Equipment
Statutory Conditions – 2184 (08/2012)
Additional Exclusions – 4225 (02/2008)

Endorsements: Theft from Unattended Vehicles Exclusion
Laws or Regulations Prohibiting Coverage

Loss Payable: As Per Certificate

PROPERTY WORDINGS

Policy Description:

This Policy Rider protects equipment owners from loss and damage to their owned property.

Certificates Shall Indicate Coverage:

A certificate bearing the Named Insured, the total Replacement Cost in CAD$, Duration of coverage, Insurance Company and Master Policy number will be sent electronically to the Named Insured upon successful completion of payment via the payment gateway and shall indicate that a policy is in force and active. Any changes or cancellations made after policy issuance will be subject to additional fees. Cancellations must be made 24 hours prior to commencement of policy term (effective date).

Further information, please see the domains help/faq

There are key exclusions found within this document that may limit coverage. Please be sure to read and understand all items as provided. The completed purchase of this policy shall constitute your agreement to all terms and conditions as outlined herein. A clause exists within this policy that limits the amount payable. E.E&O.

THIS DOCUMENT IS NOT AN INDICATION THAT A POLICY
EXISTS, IS PROMISED OR HAS BEEN BOUND. IT IS ONLY FOR YOUR INFORMATION
WHEN CONSIDERING OUR QUOTATION OF INSURANCE. A POLICY WILL ONLY
BECOME EFFECTIVE WHEN FULL PAYMENT HAS BEEN RECEIVED AND
A BINDING NOTIFICATION HAS BEEN SENT TO THE NAMED INSURED.

PROPERTY & EQUIPMENT

1. PROPERTY COVERED

We agree to pay to you or on your behalf the value of contents of every description consisting principally of cameras and camera equipment, music instruments and related equipment, sound reinforcement, audio and lighting equipment including computers, laptops and portable A/V recording devices, mechanical effects equipment, grip equipment, spare and duplicate parts, and supplies, as stated in the declared value for which you are legally liable or in which you have any insurable interest; and which is lost, damaged or destroyed. The loss, damage or destruction must result from a Covered Cause of Loss occurring during the Policy Period while the property is used or to be used in connection with your BUSINESS/OPERATIONS, including personal use, and other use usual or incidental thereto.

2. TERRITORY

The property is covered on a world wide basis including while in transit.

3. PROPERTY NOT COVERED

This Policy **does not** cover loss of or damage to:

A) Buildings;

B) Film or videotape or recording tape or disks of any kind except for blank value;

C) Watches or jewelry or furs;

D) Books of account; bullion; securities; stamps and tokens; tickets; evidence of debt or title; and money;

E) Aircraft (including gliders and hang-gliders), watercraft, railroad cars or railroad equipment;

F) Motor vehicles; but this exclusion does not apply to property covered which is mounted in or on any motor vehicle and used or to be used in connection with your operations;

G) Property illegally acquired, kept, stored or transported or property seized or confiscated for breach of any law or by order of any public authority.

4. LIMIT OF LIABILITY

Our Limit of Liability for any one occurrence shall not exceed the amount stated in the Policy Certificate.

5. DEDUCTIBLE

Our liability for loss shall only be to pay the limit of liability in excess of the deductible stated in the Policy Certificate. This deductible does not apply to fire, lightning, explosion, cyclone, tornado or impact by aircraft.

6. COVERED CAUSE OF LOSS

We will pay for direct physical loss or damage to the property described in Property Covered 1. from any cause except as stated in exclusions elsewhere in this Policy.

7. EXCLUSIONS

This Policy does not apply to loss, damage or destruction caused by or resulting from:

a) Changes of temperature or dampness of atmosphere or dryness of atmosphere;

b) Insects or vermin;

c) Inherent vice or latent defect;

d) Wear and tear or gradual deterioration;

e) Shortage disclosed on taking inventory or mysterious disappearance;

f) Intentional acts by you or at your direction;

g) Any dishonest or criminal act on your part or by any other party of interest, or by any employees or agents of yours, or by any person to whom the property covered may be entrusted (carriers for hire or bailees for hire excepted); but this exclusion does not apply to physical damage caused directly by your employees which results from a peril otherwise insured and not otherwise excluded;

h) Delay or loss of market or loss of use except as provided for in Property Covered 1.

Nor does this Policy cover:

i) Loss, damage or destruction of any property covered while undergoing any process or while being actually worked upon and where any such loss, damage or destruction is due thereto; but this exclusion does not apply to loss, damage or destruction which results from a peril otherwise insured and not otherwise excluded;

8. DEBRIS REMOVAL

We will indemnify you for expenses incurred in the removal from the location of any loss, damage or destruction of debris of the property covered for which insurance is afforded under this Policy.

Our liability for any one occurrence shall not exceed $25,000 which shall be in addition to and not part of any other applicable limit of liability.

9. LOCKED VEHICLE WARRANTY

You warrant that any vehicle in which the property covered is carried is equipped with a fully enclosed body or compartment and we shall be liable in case of loss by theft from an unattended vehicle only as a result of forcible entry (of which there shall be visible evidence) into such body or compartment the doors and windows of which shall have been securely locked.

This clause does not apply to property which is under the control of:

a) Any carrier for hire or bailee for hire or anyone claiming to be such, or

b) Any film production company or video production company or crew of either thereof other than your own company or crew.

10. INTRUDER ALARM WARRANTY

You warrant that during the Policy term an intruder alarm system at the premises described in the Named Location Address will be maintained in proper working order and to your knowledge will be activated at all times when the premises are not occupied.

11. VALUATION

Property owned by you is valued at the full Replacement Cost. If you do not repair or replace the property, it will be valued at its actual cash value.

12. STATED AMOUNT CLAUSE

It is part of the consideration of this Policy and the basis upon which the rate of premium is fixed that you must maintain insurance by, or concurrent in form, range and wording with, this Policy on the property covered hereby, so that the total amount of insurance on the said property shall be not less than the Limit of Liability indicated in the Policy Certificate (including the amount of insurance effected by this Policy) and that, failing to do so, you shall be a co-insurer to the extent of an amount sufficient to make the total insurance on the said property equal to the Limit of Liability indicated in the Policy Declarations and, in that capacity, you shall bear your proportion of any loss that may occur.

In the event the Limit of Liability is reduced, then this clause shall be automatically adjusted to apply to the reduced limit.

13. AUTOMATIC ACQUISITION

If during the Policy term, you acquire or take possession of any property which otherwise would be covered hereby, then that property is covered from the time of such acquisition or possession, but our Limit of Liability is not increased thereby. Notwithstanding the foregoing and upon any such acquisition or possession, our Limit of Liability otherwise applicable shall be automatically increased by $ 25,000, but only if you report the details and value thereof to us or to The Broker of Record within 60 days of the date of such acquisition or possession.

14. DEFINITIONS

- **"YOU"** and **"YOUR"** means the person or organization identified in the Policy Certificate as the NAMED INSURED.
- **"WE", "US", "OUR"** and **"OURS"** means the Insurer providing this insurance.
- **"The Owner" means the person or organization loaning or lending the equipment to the person or organization identified in the Policy Certificate as the Named Insured.**

ACTUAL CASH VALUE

▪***Actual Cash Value*** means either of the following at the owner's request:

- The cost of reasonably restoring the covered property to its condition immediately before the loss, damage or destruction; or
- The value of the covered property, with proper deduction for depreciation however caused, immediately before the loss, damage or destruction;

whichever is less.

REPLACEMENT COST

▪***Replacement Cost*** means either of the following at the owner's request:

- The cost of reasonably restoring the covered property to its condition immediately before the loss, damage or destruction; or
- The cost of replacing the covered property with new and substantially identical property, immediately before the loss, damage or destruction ;

whichever is less.

15. FIRST NAMED INSURED

The person or organization first named in the Policy Certificate is primarily responsible for payment of all premiums. The first Named Insured will act on behalf of all other Named Insureds for the giving and receiving of notice of cancellation and the receiving of any return premiums that become payable under this Policy.

16. CHANGES

This Policy can only be changed by a written amendment from us that becomes part of this Policy. The amendment must be signed by us or by one of our authorized representatives.

17. AUDIT OF BOOKS AND RECORDS

Acting reasonably, we may audit your books and records as they relate to this insurance at any time during the term of this Policy and up to three years afterwards.

18. CONFORMANCE

Any terms of this insurance which are in conflict with the applicable statutes of the jurisdiction in which this Policy is issued are amended to conform to such statutes.

19. LIBERALIZATION

If we adopt any changes while this Policy is in force or within two (2) months prior to its effective date, which could broaden or extend this insurance with or without an additional

premium charge, you will automatically receive the benefit of the broadened or extended coverage.

20. PREMIUM AUDIT

We will compute all premiums for this Policy in accordance with our rules and rates.

Premium shown for this Policy as advance premium is a deposit premium. At the close of each audit period indicated in the Policy Declarations we will compute the earned premium for that period.

Audit premiums are due and payable on notice to the first Named Insured. If the sum of the advance and audit premium paid for the Policy term is greater than the earned premium, we will return the excess to the first Named Insured.

21. NOTICE OF LOSS

Failure of an agent or one of your employees, other than an officer, to notify us of any incident that he knows about will not affect the insurance afforded by this Policy.

22. OUR OPTIONS

In the event of loss or damage covered by this Policy, we will either:

- Pay the value of the lost, damaged or destroyed property;
- Pay the cost of repairing or replacing the lost, damaged or destroyed property, plus any reduction in value of repaired items;
- Take all or any part of the lost, damaged or destroyed property at an agreed or appraised value; or
- Repair, rebuild or replace the lost, damaged or destroyed property with other property of like kind and quality or as agreed to elsewhere herein.

We will not pay more than your insurable interest in the property covered.

We will give notice of our intentions within 30 days after we receive the sworn Proof of Loss.

We may adjust losses with the owners of the lost, damaged or destroyed property. If we pay the owners, such payments will satisfy your claims against us for the owners' property. We will not pay the owners more than their insurable interest in the property covered.

We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.

23. PRIMARY INSURANCE

Except with respect to the interest of any loss payee which is subject to the Loss Payable Clause, insurance under this Policy is first loss and primary and not contributing, notwithstanding any other insurance which may apply to any loss, damage or destruction covered by this Policy.

24. OTHER INSURANCE

If there is other valid and collectible insurance available to you for any loss, damage or destruction covered by this Policy, you shall assign to us to the extent possible and as a condition precedent to your right to recover under this Policy, all your rights, title and interest in such other insurance.

25. RECOVERED PROPERTY

If any lost, damaged or destroyed property is recovered by you or us after a loss payment is made, the party making the recovery must give the other party prompt notice.

When property is recovered, the owner may:

- Keep the recovered property and return the loss payment to us; or
- Keep the loss payment and we will keep the recovered property.

If any recovered property has salvage value, or if there is any money recovered through subrogation, we will first reimburse the owner for:

- The deductible amount;
- Any uninsured loss resulting from an insufficient limit of liability.

If there are any expenses in recovering lost, damaged or destroyed property, or through subrogation, we will share the expenses with the owner in proportion to the amount we are each reimbursed.

26. OUR RIGHT TO RECOVER PAYMENT

If any person to or for whom we make payment under this Policy has rights to recover damages from another, those rights are transferred to us to the extent of our payment; and that person or organization must do everything necessary to secure our rights and must do nothing after loss to impair our rights.

27. RELEASES

You have the right, prior to any loss known to you, to release in writing any person or organization from liability for such loss; and, notwithstanding the foregoing, at any time prior to any loss known to you and upon your request we may waive our right to recover from any person or organization to whom you have leased, loaned or rented any covered property.

28. PAIR, SET OR PARTS

In the event of loss, damage or destruction to property covered which is part of a pair or set, the owner may choose one of the following methods of loss payment. We will pay the owner:

- The Actual Cash Value of the pair or set. You will return to us the remaining pieces; or
- The Replacement Cost of the damaged pieces and you will keep the undamaged pieces. If the pair or set with the repaired pieces has a lower value than it had prior to the loss, we will also pay the difference. In no event will we pay more than the Replacement Cost that the pair or set had prior to the loss; or
- The Actual Cash Value of the lost, damaged or destroyed pieces prior to the loss when the pieces cannot be found or repaired. The owner will keep the undamaged pieces. If the remaining pieces have a reduced value, we will pay the difference between the value of the remaining pieces prior to the loss and after the loss. In no event will we pay more than the Replacement Cost of the pair or set prior to the loss.

29. PERMISSION

We grant the owner permission to do such work and to keep and use such articles, materials and supplies in such quantities as are usual or necessary to their operations.

30. BREACH OF CONDITIONS

Where a loss occurs and there has been a breach of condition relating to a matter before the happening of the loss, which breach would otherwise disentitle the owner to recover under this Policy, the breach shall not disentitle the owner to recover if the owner establishes that the loss was not caused or contributed to by the breach of condition or if the breach of condition occurred in any situation over which you had no control.

31. REINSTATEMENT

Loss under any item of this Policy shall not reduce the applicable Limit of Liability.

32. LOSS ADJUSTMENT

For property covered in which the Loss Payee stated in the Policy Certificate has an insurable interest, we will:

- Adjust losses with the loss payee;
- Pay any claim for loss or damage jointly to the Loss Payee, as the respective interests may appear, unless the Proof of Loss states otherwise. For property covered which is not owned by you and for which you are not legally liable we reserve the right to adjust losses with the owner thereof.

33. SUBROGATION WAIVER

The Insurer hereby waives subrogation against any person insured by the policy including all band members, all crew, all volunteers, and all management companies; and any directors, officers or employees of any of them.

34. LOSS PAYABLE CLAUSE

This clause applies to the loss payee named in the Policy Certificate.

1. Breach of Conditions.

   This Policy and every documented renewal thereof as to the interest of the loss payee only therein is and shall be in force notwithstanding any act, neglect, omission or misrepresentation attributable to you or the owner or the possessor of the property covered if other than you, including transfer of interest, any vacancy or non-occupancy, or the occupation or use of the property for purposes more hazardous than specified in the description of the risk; provided always that you will notify us forthwith (if known to you) of any transfer of interest or increased hazard that shall come to your knowledge; and that every increase of hazard not permitted by this Policy shall be paid for by you, on reasonable demand, from the date such hazard existed within the term of this Policy according to the established scale of rates for the acceptance of such hazard.

2. Right of Subrogation.

   Whenever we pay the loss payee any loss award under this Policy and we claim that, as to you or the owner or the possessor of the property covered if other than you, no liability therefore existed, we shall be legally subrogated to all rights of the loss payee against you; but any subrogation shall be limited to the amount of such payment and shall be subordinate and subject to the basic right of the loss payee to recover the full amount of its debt in priority to us; or we may at

our option pay the loss payee all amounts due or to become due under your debt or on the security thereof, and shall thereupon receive a full assignment and transfer of the debt together with all securities held as collateral to the debt.

3. Other Insurance.

   If there be other valid and collectible insurance upon the property covered with loss payable to the loss payee, at law or in equity, then any amount payable there under shall be taken into account in determining the amount payable to the loss payee.
4. Who May Give Proof of Loss.

   In your absence, or your inability, refusal or neglect to give notice of loss or deliver the required Proof of Loss under this Policy, then the loss payee may give the notice upon becoming aware of the loss and deliver as soon as practicable the Proof of Loss.

34. LOSS PAYABLE CLAUSE, cont'd

5. Termination.

   The terms of this Loss Payable Clause coincide with the term of this Policy; provided always that we reserve the right to cancel this Policy as provided by Statutory provision but agree that we will neither terminate nor alter this Policy to the prejudice of the loss payee without the notice stipulated in such Statutory provision.

6. Foreclosure.

   Should title or ownership of the property covered become vested in the loss payee and/or assigns as owner or purchaser under foreclosure or otherwise, this Policy shall continue until expiry or cancellation for the benefit of the said loss payee and/or assigns.

Subject to the terms of this Loss Payable Clause (and these shall supercede any Policy provisions in conflict therewith but only as to the interest of the loss payee) loss under this Policy is made payable to the loss payee.

At your request, the loss, if any, under this Policy, is hereby made payable to **PER POLICY DECLARATIONS** as their interest may appear, subject to the conditions of this Loss Payable Clause.

EVEREST
EVEREST INSURANCE COMPANY OF CANADA
PREMIERE INSURANCE UNDERWRITING SERVICES

THEFT FROM UNATTENDED VEHICLES EXCLUSION

THIS ENDORSEMENT, EFFECTIVE: January 10, 2015 **(12:01 A.M. local time), forms a part of**

POLICY: As Per Certificate

ISSUED TO: As Per Certificate

It is hereby understood and agreed that with respect to **Rider No. 3 – Miscellaneous Equipment**, 7. Exclusions, this Policy shall not cover theft of any insured property from any unattended vehicle (parked, with no dedicated security services).

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

DATE OF ISSUE: January 10, 2015

Authorized Representative

EVEREST
EVEREST INSURANCE COMPANY OF CANADA
PREMIERE INSURANCE UNDERWRITING SERVICES

LAWS OR REGULATIONS PROHIBITING COVERAGE

THIS ENDORSEMENT, EFFECTIVE: January 10, 2015 **(12:01 A.M. local time), forms a part of**

POLICY: As Per Certificate

ISSUED TO: As Per Certificate

This insurance does not apply to the extent that any law or regulation including, but not limited to, economic or trade sanction prevents the Insurer from paying the claim.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

Authorized Representative

DATE OF ISSUE: January 10, 2015