## DECLARATION OF EMERGENCY ENDORSEMENT –
## EXTENSION OF TERMINATION OR EXPIRY DATE

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The effective date of termination of this policy by the Insurer or the expiry date of this policy is extended, subject to the conditions and definitions set out below, as follows when an "emergency" is declared by a Canadian public authority designated by statute for the purpose of issuing such an order.

**1.** The "emergency" must have a direct effect or impact on:

**i)** the Insured, the insured site or insured property located in the declared emergency area; or

**ii)** the operations of the Insurer or its agent/broker located in the declared emergency area.

**2. A.** Any time limitation described in the Termination condition of this policy, with respect to termination of this policy by the Insurer, will not continue to run until the "emergency" is terminated plus the lesser of:

**i)** 30 days; or

**ii)** the number of days equal to the total time the "emergency" order was in effect.

**2. B.** If this policy is due to expire during an "emergency", it will continue in force until the "emergency" is terminated plus the lesser of:

**i)** 30 days; or

**ii)** the number of days equal to the total time the "emergency" order was in effect.

**3.** In no event shall the total term of this extension exceed 120 consecutive days. The Insured agrees to pay the pro rata premium earned for the additional time the Insurer remains on risk as a result of the above.

**"Emergency"** means the first statutory declaration of an emergency:

a) with respect to a situation or an impending situation that constitutes a danger of major proportions that could result in serious harm to persons or substantial damage to property and that is caused by the forces of nature, a disease or other health risk, an accident or an act whether intentional or otherwise; or

b) as provided for by the relevant governing legislation if different from a). but does not include any subsequent statutory declaration(s) that may be issued relating to the same event.
Except as otherwise provided in this endorsement, all terms and conditions of this policy shall remain unchanged.

**All other terms and conditions of the Policy remain unchanged.**