

No.: 2025-1

 Dated: **August 28, 2025**

This document supersedes any certificate previously issued under this number

**This is to certify that the Policy(ies) of insurance listed below ("Policy" or "Policies") have been issued to the Named Insured identified below for the policy period(s) indicated. This certificate is issued as a matter of information only and confers no rights upon the Certificate Holder named below other than those provided by the Policy(ies).**

Notwithstanding any requirement, term, or condition of any contract or any other document with respect to which this certificate may be issued or may pertain, the insurance afforded by the Policy(ies) is subject to all the terms, conditions, and exclusions of such Policy(ies). This certificate does not amend, extend, or alter the coverage afforded by the Policy(ies). Limits shown are intended to address contractual obligations of the Named Insured.

Limits may have been reduced since Policy effective date(s) as a result of a claim or claims.

<b>Certificate Holder:</b>  To Whom it May Concern	<b>Named Insured and Address:</b>  Quebec Music Teachers' Association 3870 Labelle Street St-Hubert, QC J3Y 7T6
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**This certificate is issued regarding:**

Operations related to the teaching of music and music recitals

Notable Exclusions as per policy documentation: Contagion Exclusion, Molestation/Abuse Exclusion, Events hosted involving spectators from the General Public

Type(s) of Insurance	Insurer(s)	Policy Number(s)	Effective/Expiry Dates	Sums Insured Or Limits of Liability	
COMMERCIAL GENERAL LIABILITY	Certain Lloyds Underwriters	CAS679708-04	Sep 01, 2025 to Sep 01, 2026	Bodily Injury and Property Damage Liability	CDN 5,000,000
				Products & Completed Operations	CDN 5,000,000
				Non - Owned Auto	CDN 5,000,000
				Personal & Advertising Injury	CDN 5,000,000
				Tenants Legal Liability	CDN 250,000
				Medical Expense	CDN 50,000
				Deductible	CDN 1,000
				Medical Expense	CDN 10,000

**Notice of cancellation:**

The insurer(s) affording coverage under the policies described herein will not notify the certificate holder named herein of the cancellation of such coverage.

**Marsh Canada Limited**

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Marsh Canada Limited



By:

Danielle Blaich