

Quebec Registered Music Teachers' Association

Summary of Commercial General Liability Insurance

Effective Dates: September 1, 2025 to September 1, 2026

Insurer	Markel Canada Limited	
Limits of Liability	\$ 5,000,000	Bodily Injury and Property Damage – Occurrence Form
	\$ 5,000,000	Annual Aggregate Products and Completed Operations
	\$ 5,000,000	Personal and Advertising Injury, any one person or business entity - Aggregate
	\$ 10,000	Medical Payments, any one person
	\$ 250,000	Tenants' Legal Liability, any one premises
	\$ 5,000,000	S.P.F. No 6 - Non-Owned Automobile, any one accident
Coverage Conditions	<ul style="list-style-type: none">• Subject to insurers' policy wordings and conditions• Subject to \$1,000 Deductible per occurrence, all losses• Territory is Canada Only• Coverage is strictly for operations as a music teacher, including one-on-one, on-line, or in class lessons and for the recitals and performance events of your students only• Actual or alleged Abuse or Molestation excluded	

Please note:

This document is being issued as a Summary of Coverage only and should not be provided to third parties requesting proof of coverage.

Should you require a Certificate of Insurance, please see the [Certificate of Insurance](#) section included in this document for instructions on how to request a copy.

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Certificates of Insurance

Should you require a Certificate of Insurance regarding a specific location or event, please send your request directly to winnipegcertificates@marsh.com with a cc to Danielle Blach (Danielle.Blach@marsh.com) along with the following information:

- Name of the Member Requesting the Certificate
- Provide the Date and Location of the event
- Mailing address of the party requesting evidence of your coverage

Please allow 24 to 48 hours to have your requests processed.

We ask that all requests for events that occur after the renewal date of **September 1, 2026** be held until the renewal has occurred. No requests for certificates requested prior to the renewal date for events occurring after the renewal will be issued until we have bound coverage.

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