

Effective March 31, 2009

Policy No. DPX 9425014

It is agreed that Declarations, Item 1, Named Insured, includes all MEMBERS in good standing of:

MEMBERS of:

Association of Professional Engineers, Geologists and Geophysicists (APEGGA)
10060 Jasper Avenue
Suite 1500 Scotia Place, Tower 1
Edmonton, Alberta T5J 4A2
Attention: Executive Director
Telephone: (780) 426-3990
Fax: (780) 426-1877

Association of Professional Engineers and Geoscientists of British Columbia (APEGBC)
200 – 4010 Regent Street
Burnaby, British Columbia V5C 6N2
Attention: Executive Director
Telephone: (604) 430-8035
Fax: (604) 430-8085

Association of Professional Engineers and Geoscientists of Manitoba (APEGM)
850A Pembina Highway
Winnipeg, Manitoba R3M 2M7
Attention: Executive Director
Telephone: (204) 474-2736
Fax: (204) 474-5960

Association of Professional Engineers and Geoscientists of New Brunswick (APEGNB)
183 Hanwell Road
Fredericton, New Brunswick E3B 2R2
Attention: Executive Director
Telephone: (506) 458-8083
Fax: (506) 451-9629

Professional Engineers and Geoscientists of Newfoundland and Labrador (PEGNL)
P.O. Box 21207
St. John's, Newfoundland A1A 5B2
Attention: Executive Director
Telephone: (709) 753-7714
Fax: (709) 753-6131

ALL OTHER TERMS & CONDITIONS OF THE POLICY REMAIN UNCHANGED.



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Northwest Territories and Nunavut Association of Professional Engineers and Geoscientists (NAPEG)
201, 4817 49th Street
Yellowknife, Northwest Territories X1A 3S7
Attention: Executive Director
Telephone: (867) 920-4055
Fax: (867) 872-4058

Association of Professional Engineers of Nova Scotia (APENS)
P.O. Box 129, 1355 Barrington Street
Halifax, Nova Scotia B3J 2M4
Attention: Executive Director
Telephone: (902) 429-2250
Fax: (902) 423-9769


Association of Professional Engineers of Prince Edward Island (APEPEI)
549 North River Road
Charlottetown, Prince Edward Island C1E 1J6
Attention: Executive Director
Telephone: (902) 566-1268
Fax: (902) 566-5551

L'Ordre des Ingénieurs du Québec (OIQ)
Gare Windsor, bureau 350
1100, rue De La Gauchetière Ouest
Montréal, Québec H3B 2S2
Attention: Executive Director
Telephone: (514) 845-6141
Fax: (514) 845-1833

Association of Professional Engineers and Geoscientists of Saskatchewan (APEGS)
Suite 104 – 2255 13th Avenue
Regina, Saskatchewan S4P 0V6
Attention: Executive Director
Telephone: (306) 525-9547
Fax: (306) 525-0851

Association of Professional Engineers of Yukon (APEY)
Suite 404, 3106 3rd Avenue
Whitehorse, Yukon Y1A 5G1
Attention: Executive Director
Telephone: (867) 667-6727
Fax: (867) 668-2142

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XL INSURANCE COMPANY LIMITED

Endorsement 1
NAMED INSURED

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Association of Professional Geoscientists of Ontario (APGO)
Suite 1500, 67 Yonge Street
Toronto, Ontario M5E 1J8
Attention: Oliver Bonham, M.Sc. P.Ge
Telephone: (416) 203-2746
Fax: (416) 203-6181

Ordre des géologues du Québec (OGQ)
1117, Sainte-Catherine West
Suite 912
Montreal, Quebec H3B 1H9

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Authorized Representative of the Company

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Endorsement 2
AMENDMENT OF POLICY WORDING

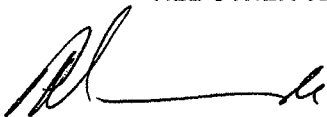
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It is agreed that articles 2.5 and 3.3.1 are deleted in their entirety and replaced as follows:

2.5 MEMBERS means an individual who is enrolled with, registered with or licensed by the PARTICIPATING ASSOCIATION within the period of this policy.

3.3.1 MEMBERS of the PARTICIPATING ASSOCIATION, for PROFESSIONAL SERVICES performed in Canada.

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Effective March 31, 2009

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It is agreed that articles, 4.7, 4.8 and 4.20 are deleted and replaced as follows:

This insurance does not apply to:

- 4.7 **CLAIMS** against you where you are or were a **DECISION MAKER** of a consulting engineering or geoscience firm. However, this exclusion shall not apply to **CLAIMS** first made after the six month period following the entry into receivership or bankruptcy of that consulting engineering or geoscience firm; or after a two year period following the closure and cessation of operations of the consulting engineering or geoscience firm, providing that the closure and cessation of operations was not the result of that firm, or some or all of its assets, being purchased by or merged into another firm.

- 4.8 **CLAIMS** arising out of **PROFESSIONAL SERVICES** provided by you or on your behalf for a consulting engineering or geoscience firm, or a firm that provides stand-alone consulting engineering or geoscience services, if, at the time the **CLAIM** is made and reported, you are employed by that firm or by a firm into which it has been merged, or by any firm which has purchased the business or assets of the firm to which the services were originally provided.

- 4.20 **CLAIMS** seeking any damage alleged to be due to the infiltration of precipitation into a building envelope of buildings located in British Columbia. This exclusion applies whether or not the **CLAIM** alleges other damages which but for the application of this exclusion would have been covered.

ALL OTHER TERMS & CONDITIONS OF THE POLICY REMAIN UNCHANGED.



Authorized Representative of the Company

XL INSURANCE COMPANY LIMITED

Endorsement 4
**EXCLUSION OF MOULD, MILDEW AND FUNGUS
CLAIMS**

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It is agreed that section 4.0 EXCLUSIONS, is amended to include the following:

This insurance does not apply to CLAIMS or portions of CLAIMS arising out of or resulting from the actual, alleged or threatened existence, effects, ingestion, inhalation, abatement, testing, monitoring, remediation, enclosure, decontamination, repair, removal or the actual or alleged failure to detect **Mould, Mildew or other Fungus** in any form.

Mould, Mildew or other Fungus means any plant-like group that does not produce chlorophyll and derives food either by decomposing organic matter from dead plants and animals or by parasitic attachment to living organisms or any substance specifically or commonly referred to as mould, mildew or fungus, and includes any and all mycotoxins, spores, scents or other byproducts that are produced by the above-described groups or substances.

ALL OTHER TERMS & CONDITIONS OF THE POLICY REMAIN UNCHANGED



Authorized Representative of the Company

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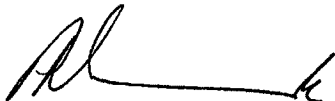
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It is agreed that article 2.6, is deleted and replaced with the following:

- 2.6 **PARTICIPATING ASSOCIATION** means the following associations, both individually and collectively: Association of Professional Engineers, Geologists and Geophysicists of Alberta (APEGGA); Association of Professional Engineers and Geoscientists of the Province of British Columbia (APEGBC); Association of Professional Engineers and Geoscientists of Saskatchewan (APEGS); Association of Professional Engineers and Geoscientists of the Province of Manitoba (APEGM); Association of Professional Engineers and Geoscientists of New Brunswick (APEGNB); Association of Professional Engineers of Nova Scotia (APENS); Professional Engineers and Geoscientists of Newfoundland and Labrador (PEGNL); Northwest Territories and Nunavut Association of Professional Engineers and Geoscientists (NAPEG); L'Ordre des ingénieurs du Québec (OIQ); The Association of Professional Engineers of Prince Edward Island (APEPEI); Association of Professional Engineers of Yukon (APEY); Association of Professional Geoscientists of Ontario (APGO); Ordre des géologues du Québec (OGQ).

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Endorsement 6
AMENDMENT OF POLICY WORDING

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It is agreed that article 3.4.1 is deleted in its entirety and replaced as follows:

- 3.4.1. The CLAIMS are first made against you and reported to us during the policy period or within sixty (60) days after the end of the policy period shown in the Declarations.

ALL OTHER TERMS & CONDITIONS OF THE POLICY REMAIN UNCHANGED.



Authorized Representative of the Company