

Policy Renewal

POLICY DECLARATIONS

Policy No: SPB1826

Broker	BROKERFORCE INSURANCE INC. (SANCTUARY PLUS PROGRAM) Suite #608 - 200 CONSUMERS ROAD TORONTO	Broker No: 1222
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In consideration of the premium specified and the statements contained in the Declarations and of the Conditions and Stipulations contained herein and the Riders attached hereto, the Insurer agrees to insure the insured named in the Declarations to the extent provided by the Riders attached, subject to the limit of insurance applying, for the specified Policy Period.

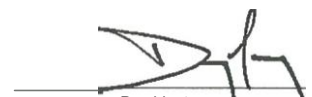
1. NAME OF INSURED	GILGAL CHRISTIAN COMMUNITY & GILGAL MISSIONAL COMMUNITY							
2. POSTAL ADDRESS	217-2386 HAINES ROAD, MISSISSAUGA, ON L4Y 1V6							
3. POLICY PERIOD FROM	MONTH 4	DAY 14	YEAR 2018	TO	MONTH 4	DAY 14	YEAR 2019	12:01 a.m., Standard Time at the Postal Address of the named insured as stated herein.
4. LOCATION AND CONSTRUCTION OF PROPERTY INSURED	LOCATION 1: 217, 218 & 208 - 2386 HAINES ROAD, MISSISSAUGA, ON L4Y 1V6 Walls: Fire Resistive Roof: Tar & Gravel - Steel Deck Storey(s): 2						Walls: Roof: Storey(s):	
OCCUPIED BY INSURED AS	Church Planting Ministry							
OCCUPIED BY OTHERS AS								
5. LOSS, IF ANY PAYABLE TO (Absence of an entry indicates "Loss Payable To The Insured:")	<i>(The Standard Mortgagee Clause printed overleaf is applicable to real property only)</i>							

6. Insurance is provided, subject to the Declarations, Terms, Conditions of the Policy and its Riders, only for those coverages for which specific Riders are attached and for which a specific limit or amount of insurance and premium is shown hereunder.

	RIDER NO.	DESCRIPTION OF COVERAGE	DEDUCTIBLE (\$)	CO-INSURANCE (%)	AMOUNT OF INSURANCE		PREMIUM (\$)
					LOCATION 1 (\$)		
P R O P E R T Y	10502	Church Package	1,000	90	70,000		INCLUDED
	10480	Policy Conditions					INCLUDED
		All Property 60 Day Notice of Cancellation					57.00 INCLUDED
C R I M E	10620	Crime Declarations			50,000		INCLUDED
	10621	Comprehensive Dishonesty, Disappearance and Destruction Rider					50.00
L I A B I L I T Y	40000	Commercial General Liability Policy			5,000,000		2,870.00
	40100	Commercial General Liability Declarations					INCLUDED
							(See Declarations)
M I S C	10910	Equipment Breakdown Enhancement					100.00
							INCLUDED
In Witness Whereof, WYNWARD INSURANCE GROUP, has executed and attested these presents but this policy shall not be valid unless counter-signed by a duly Authorized Representative of the Insurer.			Minimum Retained Premium \$500	Total Premium		\$3,077.00	

  
Authorized Representative

Insured Copy  
Date Printed: 07/Mar/2018

  
President

**THIS POLICY CONTAINS A CLAUSE(S) THAT MAY LIMIT THE AMOUNT PAYABLE**

**Wynward Insurance Group**  
**GILGAL CHRISTIAN COMMUNITY & GILGAL MISSIONAL COMMUNITY - Policy 0206661CH01**

**Supplement Declarations**

Item #1: Church Plant List:

Home Plants

1. Faith and Vision Kingdom Fellowship - 31 Coolwater Drive, Brampton, ON L6R 0X4
2. Gods Dwelling Place Fellowship - 314 Rexdale Boulevard, Toronto, ON M9W 1R6
3. Harvest Glory Gospel Church - Various Home Location Marked Weekly
4. Harvest Time Community Fellowship - 9 Haldon Avenue, Toronto, ON M4C 4P5
5. Hope Outreach Community Centre - 2878 Trulls Road, Courtice, ON L1E 2N4
6. Hawthorne Place - 2045 Finch Avenue West, North York, ON M3N 1M9
7. Iglesia Sendas Antiguas Del Dios Viviente - 24-160 Main Street South, Brampton, ON L6W 2E1
8. Igreja Restauracion Cristo Vive - 749 Kenora Avenue, Oshawa ON L1J 1K7
9. Joy Unspeakable - 24-160 Main Street South, Brampton, ON L6W 2E1
10. Shekinah Open Door Fellowship - 319 Pressed Brick Dr., Brampton, ON. L6V 4L2
11. The Rising of The Sun Healing Fellowship - 31 Gardens Crescent, East York ON M4B 1T4
12. United In Vision Family Vision - 157 Countryside Drive, Sudbury, ON P3E 5A2
13. Iglesia Casa de Oracion - 255 Rutherford Road S. (Second Floor), Brampton, ON L6W 4N7 Pr. Saul Mejia Moz
14. Iglesia Passion de Multitudes - 217 & 218 - 2386 Haines Road, Mississauga, ON L4Y 1Y6 Ps. Miguel Angelo Gallegos

Churches with their Own Separate Location:

15. Breakthrough Walls Church - 2180 Howard Avenue, Windsor, Ontario N8X 3T9
16. City Revival Church - 171 Dunn Ave, Toronto, ON M6K 2R8
17. Cornerstone Church - 217 & 218 - 2386 Haines Road, Mississauga, ON L4Y 1Y6
18. Daily Hope Community Church - 1745 Dundas Street East, Mississauga ON L4X 3A4
19. Legacy Christian Community - 2 Legacy Drive, Markham, ON L3S 2M8
20. Trinity House of Hope Fellowship - 3 & 4 - 2050 Dundas Street East, Mississauga, ON L4X 1L9
21. World of Faith - 255 Rutherford Road South, 2nd Floor, Brampton, ON L6W 4N7
22. Christ Mission Across the Seas Call to Serve - 676 Rymal Road East, Unit B, Hamilton, ON L8W 1B3
23. Kingdom Impact Church - 6 Kilburn Place Etobicoke Ontario M9R 2X5
24. Iglesia Avivamento Ahora - 7971 Kipling Avenue, Woodbridge ON L4L 2Z8
25. Third Heaven - 22-90 Signet Drive, North York, ON M9L 1T5
26. Gods Amazing Love Fellowship - 3576 St. Clair Avenue East, Toronto ON M1K 1M2
27. Lord of Hosts Hamilton - 40 Bay Street South, Homewood Suites by Hilton, 2nd Floor, Room E, Hamilton ON L8P 1H6

**MORTGAGE CLAUSE**  
(This clause applies to building only unless otherwise specified)

Approved by The Insurance Bureau of Canada  
IT IS HEREBY PROVIDED AND AGREED THAT:

1. **Breach of Conditions by Mortgagor, Owner or Occupant** - This insurance and every documented renewal thereof - AS TO THE INTEREST OF THE MORTGAGEE ONLY THEREIN - is and shall be in force notwithstanding any act, neglect, omission or misrepresentation attributable to the mortgagor, owner or occupant of the property insured, including transfer of interest, any vacancy or non-occupancy, or the occupation of the property for purposes more hazardous than specified in the description of the risk; PROVIDED ALWAYS that the Mortgagee shall notify forthwith the Insurer (if known) of any vacancy or non-occupancy extending beyond thirty (30) consecutive days, or of any transfer of interest or increased hazard THAT SHALL COME TO HIS KNOWLEDGE, and that every increase of hazard (not permitted by the policy) shall be paid for by the Mortgagee - on reasonable demand - from the date such hazard existed, according to the established scale of rates for the acceptance of such increased hazard, during the continuance of this insurance.
2. **Right of Subrogation** - Whenever the Insurer pays the Mortgagee any loss award under this policy and claims that - as to the Mortgagor or Owner - no liability therefore existed, it shall be legally subrogated to all rights of the Mortgagee against the Insured; but any subrogation shall be limited to the amount of such loss payment and shall be subordinate and subject to the basic right of the Mortgagee to recover the full amount of its mortgage equity in priority to the Insurer; or the Insurer may at its option pay the Mortgagee all amounts due or to become due under the mortgage or on the security thereof, and shall thereupon receive a full assignment and transfer of the mortgage together with all securities held as collateral to the mortgage debt.
3. **Other Insurance** - If there be other valid and collectible insurance upon the property with loss payable to the Mortgagee - at law or in equity - then any amount payable thereunder shall be taken into account in determining the amount payable to the Mortgagee.
4. **Who May Give Proof of Loss** - In the absence of the Insured, or the inability, refusal or neglect of the Insured to give notice of loss or deliver the required Proof of Loss under the policy, then the Mortgagee may give the notice upon becoming aware of the loss and deliver as soon as practicable the Proof of Loss.
5. **Termination** - The term of this mortgage clause coincides with the term of the policy; PROVIDED ALWAYS that the Insurer reserves the right to cancel the policy as provided by Statutory provision but agrees that the Insurer will neither terminate nor alter the policy to the prejudice of the Mortgagee without the notice stipulated in such Statutory provision.
6. **Foreclosure** - Should title or ownership to said property become vested in the Mortgagee and/or assigns as owner or purchaser under foreclosure or otherwise, this insurance shall continue until expiry or cancellation for the benefit of the said Mortgagee and/or assigns.

SUBJECT TO THE TERMS OF THIS MORTGAGE CLAUSE (and these shall supersede any policy provisions in conflict therewith BUT ONLY AS TO THE INTEREST OF THE MORTGAGEE), loss under this policy is made payable to the Mortgagee.

**NOTICE CONCERNING PERSONAL INFORMATION**

By purchasing insurance from Wynward Insurance Group, you provide us with your consent for the collection, use and disclosure of your personal information, including that previously collected, for the purpose of: communicating with you; assessing your application for insurance and underwriting your policies; evaluating claims; detecting and preventing fraud; analyzing business results and acting as required or authorized by law. You can obtain further information about our Personal Information Protection Policy from our Head Office or at [www.wynward.com](http://www.wynward.com).

SHORT RATE CANCELLATION TABLE (% of premium to return)											
Does not apply to policies with term not equal to 12 months											
Time-on-Risk (Days)	Return %	Time-on-Risk (Days)	Return %	Time-on-Risk (Days)	Return %	Time-on-Risk (Days)	Return %	Time-on-Risk (Days)	Return %	Time-on-Risk (Days)	Return %
1	95	37 - 40	79	95 - 98	63	154 - 156	47	219 - 223	31	292 - 296	15
2	94	41 - 43	78	99 - 102	62	157 - 160	46	224 - 228	30	297 - 301	14
3 - 4	93	44 - 47	77	103 - 105	61	161 - 164	45	229 - 232	29	302 - 305	13
5 - 6	92	48 - 51	76	106 - 109	60	165 - 167	44	233 - 237	28	306 - 310	12
7 - 8	91	52 - 54	75	110 - 113	59	168 - 171	43	238 - 241	27	311 - 316	11
9 - 10	90	55 - 58	74	114 - 116	58	172 - 175	42	242 - 246	26	315 - 319	10
11 - 12	89	59 - 62	73	117 - 120	57	176 - 178	41	247 - 250	25	320 - 323	9
13 - 14	88	63 - 65	72	121 - 124	56	179 - 182	40	251 - 255	24	324 - 328	8
15 - 16	87	66 - 69	71	125 - 127	55	183 - 187	39	256 - 260	23	329 - 332	7
17 - 18	86	70 - 73	70	128 - 131	54	188 - 191	38	261 - 264	22	333 - 337	6
19 - 20	85	74 - 76	69	132 - 135	53	192 - 196	37	265 - 269	21	338 - 342	5
21 - 22	84	77 - 80	68	136 - 138	52	197 - 200	36	270 - 273	20	343 - 346	4
23 - 25	83	81 - 83	67	139 - 142	51	201 - 205	35	274 - 278	19	347 - 351	3
26 - 29	82	84 - 87	66	143 - 146	50	206 - 209	34	279 - 282	18	352 - 355	2
30 - 32	81	88 - 91	65	147 - 149	49	210 - 214	33	283 - 287	17	356 - 360	1
33 - 36	80	92 - 94	64	150 - 153	48	215 - 218	32	288 - 291	16	361 - 366	0

**CANCELLATION OF POLICY**

IN CONSIDERATION OF A RETURN PREMIUM TO BE CALCULATED AS PROVIDED IN THE POLICY CONDITIONS, I/WE HEREBY REQUEST CANCELLATION OF POLICY NO..... AND ANY RENEWAL THEREOF, AS FROM THE .....DAY OF .....20..... AND I/WE HEREBY RELEASE THE INSURER FROM ALL LIABILITY UNDER THE SAID POLICY INCLUDING RENEWAL THEREOF, AS FROM THE AFOREMENTIONED DATE OF CANCELLATION.

DATED AT.....

INSURED

THIS.....DAY OF .....20.....

PAYEE

**COMPREHENSIVE DISHONESTY DISAPPEARANCE AND DESTRUCTION RIDER**

**DECLARATIONS**

**WYNWARD INSURANCE GROUP**  
(Herein called the Company)

**POLICY NO. SPB1826**

Item 1 Insurance is provided only with respect to those of the following Insuring Agreements for which a Limit of Liability and a premium applicable thereto are shown:

<b>Insuring Agreement</b>	<b>Coverage</b>	<b>Limits of Liability</b>
Insuring Agreement I	Employee Dishonesty Coverage - Form A	\$ 100,000
	Employee Dishonesty Coverage - Form B	\$ NOT COVERED
Insuring Agreement II	Loss Inside the Premises Coverage	\$ 50,000
Insuring Agreement III	Loss Outside the Premises Coverage	\$ 50,000
Insuring Agreement IV	Money Order and Counterfeit Paper Currency Coverage	\$ 50,000
Insuring Agreement V	Depositors Forgery Coverage	\$ 50,000
<b><i>If added by endorsement:</i></b>		
Insuring Agreement VI	Credit Card Forgery Coverage Endorsement 10622	\$ 50,000
Insuring Agreement VII	Computer Fraud and Transfer Fraud Endorsement 10623	\$ 50,000
	Total Premium	\$ AS PER POLICY DECLARATIONS

Item 2

The liability of the Insurer is subject to the terms of the following endorsements when listed and attached hereto:

- 1) Auditing Expenses Endorsement, Form 10624 - \$50,000

**WYNWARD INSURANCE GROUP**  
**COMMERCIAL GENERAL LIABILITY DECLARATIONS**

**Policy Number:** SPB1826  
**Business Description:** Church Planting Ministry  
**Location of all Premises you Own or occupy:** 217, 218 & 208 - 2386 Haines Road, Mississauga, ON L4Y 1V6

**LIMITS OF INSURANCE**

General Aggregate Limit  \$ 5,000,000	Each Occurrence Limit  \$ 5,000,000  Deductible  \$ 500	Personal and Advertising Injury Limit \$ 5,000,000 Any One Person or Organization	Tenants' Legal Liability Limit \$ 5,000,000 Any One Premises  Deductible \$ 500	Medical Expense Limit \$ 50,000 Any One Person	Products-Completed Operations:  Aggregate Limit \$ 5,000,000
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Classification:  8671	Premium Basis: Flat	Rate: Flat	Deposit Premium \$ Included
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Minimum Retained Premium \$ As per Declarations

**TOTAL PREMIUM \$ As per Declarations**

**Endorsements and Coverages attached to this Policy:**

Title	Form #	Limit of Liability (if applicable)
Abuse Endorsement	10137	\$2,000,000
Criminal Reimbursement Endorsement	10164	\$50,000
Religious Counseling Errors & Omissions Endorsement	10203	\$5,000,000
Forest Fire Fighting Expenses Endorsement	10136	\$250,000
Limited Pollution Liability Extension	10155	\$500,000
Employers Liability Coverage Extension	10122	Included
Voluntary Compensation	10141	Included
Employee Benefits Liability Endorsement	10139	\$5,000,000
Directors & Officers Liability	10224	\$2,000,000
Standard Non-Owned Automobile S.P.F. 6	30006	\$5,000,000
Legal Liability for Damage to Hired Automobiles	S.E.F. 94	\$75,000
Contractual Liability Endorsement	S.E.F. 96	
Excluding Long Term Leased Vehicle	S.E.F. 99	
Additional Insured - Church Members	10098	