CERTIFICATE OF LIABILITY INSURANCE

This certificate is issued as a matter of information only and confers no rights upon the certificate holder and imposes no liability on the insurer. This certificate does not amend, extend or alter the coverage afforded by the policies below.

1. CERTIFICATE HOLDER - NAME AND MAILING ADDRESS	2. INSURED'S FULL NAME AND MAILING ADDRESS
Kelowna United Football Club	Field Hockey Canada
200-1415 Hunter Court	6111 River Rd.
Kelowna BC POSTAL CODE V1X 6E6	Richmond BC POSTAL CODE V7C 0A2

3. DESCRIPTION OF OPERATIONS/LOCATIONS/AUTOMOBILES/SPECIAL ITEMS TO WHICH THIS CERTIFICATE APPLIES (but only with respect to the operations of the Named Insured)

Sanctioned activities of the named insured with respect to a field hockey association
Exclusion: Communicable Disease Endorsement

See Attached...

4. COVERAGES

This is to certify that the policies of insurance listed below have been issued to the insured named above for the policy period indicated notwithstanding any requirements, terms or conditions of any contract or other document with respect to which this certificate may be issued or may pertain. The insurance afforded by the policies described herein is subject to all terms, exclusions and conditions of such policies.

LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS

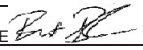
TYPE OF INSURANCE	INSURANCE COMPANY AND POLICY NUMBER	EFFECTIVE DATE YYYY/MM/DD	EXPIRY DATE YYYY/MM/DD	LIMITS OF LIABILITY (Canadian dollars unless indicated otherwise)		
				COVERAGE	DED.	AMOUNT OF INSURANCE
COMMERCIAL GENERAL LIABILITY ☐ CLAIMS MADE OR ☒ OCCURRENCE ☒ PRODUCTS AND / OR COMPLETED OPERATIONS ☒ EMPLOYER'S LIABILITY ☒ CROSS LIABILITY ☐ WAIVER OF SUBROGATION ☒ TENANTS LEGAL LIABILITY ☐ POLLUTION LIABILITY EXTENSION ☒ PARTICIPANT LIAB ☒ ABUSE LIABILITY	HDI Global SE (Canada Branch) CC0671126000	2026/04/01	2027/04/01	COMMERCIAL GENERAL LIABILITY BODILY INJURY AND PROPERTY DAMAGE LIABILITY - GENERAL AGGREGATE		
				- EACH OCCURRENCE	1,000	5,000,000
				PRODUCTS AND COMPLETED OPERATIONS AGGREGATE		5,000,000
				☐ PERSONAL INJURY LIABILITY OR ☒ PERSONAL AND ADVERTISING INJURY LIABILITY		5,000,000
				MEDICAL PAYMENTS		5,000
				TENANTS LEGAL LIABILITY	1,000	250,000
				POLLUTION LIABILITY EXTENSION		
				Participant Liability		Included
				Abuse Liability	10,000	2,000,000
☒ NON-OWNED AUTOMOBILES ☒ HIRED AUTOMOBILES	HDI Global SE (Canada Branch) CC0671126000	2026/04/01	2027/04/01	NON-OWNED AUTOMOBILES		5,000,000
				HIRED AUTOMOBILES	1,000	50,000
AUTOMOBILE LIABILITY ☐ DESCRIBED AUTOMOBILES ☐ ALL OWNED AUTOMOBILES ☐ LEASED AUTOMOBILES ** ** ALL AUTOMOBILES LEASED IN EXCESS OF 30 DAYS WHERE THE INSURED IS REQUIRED TO PROVIDE INSURANCE				BODILY INJURY AND PROPERTY DAMAGE COMBINED		
				BODILY INJURY (PER PERSON)		
				BODILY INJURY (PER ACCIDENT)		
				PROPERTY DAMAGE		
EXCESS LIABILITY ☐ UMBRELLA FORM ☐				EACH OCCURRENCE		
				AGGREGATE		
OTHER LIABILITY (SPECIFY) ☐						
☐						
☐						
☐						

5. CANCELLATION

Should any of the above described policies be cancelled before the expiration date thereof, the issuing company will endeavor to mail 30 days written notice to the certificate holder named above, but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives.

6. BROKERAGE/AGENCY FULL NAME AND MAILING ADDRESS	7. ADDITIONAL INSURED NAME AND MAILING ADDRESS (Commercial General Liability- but only with respect to the operations of the Named Insured)
Arthur J. Gallagher Canada Limited	Kelowna United Football Club
203-435 McNeilly Rd.	200-1415 Hunter Court
Stoney Creek ON POSTAL CODE L8E 5E3	
BROKER CLIENT ID:	
CERTIFICATE NUMBER: 886972318	Kelowna bc POSTAL CODE V1X 6E6

8. CERTIFICATE AUTHORIZATION

ISSUER Arthur J. Gallagher Canada Limited	CONTACT NUMBER(S)			
DAMAGE INSURANCE BROKER	TYPE Phone	NO. 905-538-2118	TYPE	NO.
AUTHORIZED REPRESENTATIVE Brent Brandham	TYPE Fax	NO. 905-643-8321	TYPE	NO.
SIGNATURE OF AUTHORIZED REPRESENTATIVE 	DATE 2026/03/16	EMAIL ADDRESS Maria_Aleman@ajg.com		

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DESCRIPTIONS Continued.

Member Club: Field Hockey BC Kelowna United Football Club is added as an additional insured to the Commercial General Liability Coverage Policy, but only with respect to liability arising out of operations carried out by or on behalf of the Named Insured, excluding any automobile liability.