



This Certificate is evidence that: Robert S. Wright

herein called the Insured, is insured on Novex Group Insurance policy number listed below for the policy period indicated herein and provides the type of insurance set forth, subject to the terms and conditions of the policy. A copy of the policy wordings may be obtained by contacting your provincial social worker organization.

Mailing Address: 314 80 Chipstone Close
Halifax NS B3M 4L4

Policy Number: 551462341 Policy Period: 31-Oct-2011 to 31-Oct-2012
Fully Retained Premium: \$ 125.00

Coverages	Limit of Liability	Deductible Amount
Professional Liability Section		
Professional Liability	\$2,000,000 Each Claim \$5,000,000 Aggregate	\$0
Subject to: (a) Claims Made Policy Form /	(b) Retroactive date October 31, 2002	
Abuse Limitation	\$1,000,000 Per Incident \$1,000,000 Aggregate	
Coverage Extensions:		
Legal Expense Coverage	\$150,000 Each Claim \$150,000 Aggregate	\$0
General Liability Section		
Commercial General Liability:		
(a) Coverage A – Bodily Injury and Property Damage Liability	\$2,000,000 Per Occurrence	\$500 Per Claim
(b) Coverage B – Personal Injury & Advertising Liability	\$2,000,000	
(c) Coverage C – Medical Payments	\$10,000 Any One Person	
(d) Coverage D – Tenants' Legal Liability	\$500,000 Any One Premises	\$500 Per Claim
Abuse Limitation (for vicarious liability)	\$1,000,000 Per Incident \$1,000,000 Aggregate	
Aggregate Limits		
a) Products and Completed Operations Hazard	\$2,000,000	
b) General Aggregate	\$5,000,000	
Endorsements Applicable to the Commercial General Liability Rider:		
<ul style="list-style-type: none"> • Tenants' Legal Liability Broad Form Endorsement; • Employers' Bodily Injury Liability Coverage Extension; • Voluntary Compensation Rider; • Deductible Endorsement 		
Standard Non-Owned Automobile		
(a) S.P.F. No. 6	\$2,000,000	
Subject to: S.E.F. No. 99 (Excluding Long Term Leased Vehicle Endorsement)		

OTHER
AUTRE

Signed on behalf of the Insurer by Aon Reed Stenhouse Inc. Representative below:	
Signature	
Date: November 3, 2011	Robyn Beswick