ARTICLE III

Unless otherwise indicated, the Government of Canada shall assume the responsibilities described in Annex "A" and the Government of Ghana shall assume the responsibilities described in Annex "B" in respect of any specific project established under a subsidiary arrangement or a loan agreement. Annexes "A" and "B" shall be integral parts of this Agreement.

ARTICLE IV

For the purposes of this Agreement:

- (a) "Canadian firms" means Canadian or other non-Ghanaian firms or institutions engaged in any project under a subsidiary arrangement or a loan agreement;
- (b) "Canadian personnel" means Canadians or non-Ghanaian or other nonpermanent residents of Ghana working in Ghana on any project established under a subsidiary arrangement or a loan agreement; and
- (c) "dependants" means
 - (i) the spouse of a member of the Canadian personnel, including a person of the opposite sex with whom the member of the Canadian personnel has lived with and publicly represented as his/her spouse for a period of not less than one year before the commencement of his period of service in Ghana
 - (ii) a child of the member of the Canadian personnel or his/her spouse who is
 - A) under twenty-one years of age and dependent on the member of the Canadian personnel or his/her spouse for support, or
 - B) twenty-one years of age or older and dependant on the member of the Canadian personnel or his/her spouse for support by reason of a mental or physical incapacity,

but not including a child from a previous marriage who does not normally reside with the member of the Canadian personnel or his/her spouse.

ARTICLE V

The Government of Ghana shall indemnify the Government of Canada, Canadian firms and Canadian personnel from civil liability for acts or omissions occurring in the course of their duties except where it is legally established under Ghanaian law that such acts result from gross negligence or wilful misconduct on their part.

ARTICLE VI

The Government of Ghana shall facilitate the repatriation of Canadian personnel and of their dependants in cases where, in the opinion of the Government of Canada or the Government of Ghana, the life or safety of said personal and of their dependants are endangered as a result of events occurring inside or outside of Ghana.