

ANNEX IV

Insurance

1. The insurance referred to in paragraph 8 of Article II of this Supplementary Agreement is described as follows:

- (a) an "all risks" insurance policy (broad form) against fire and other risks generally covered by such a policy, for an amount corresponding to the full replacement value of the Organization's property located in or on the Immovable and covering, among other things, the improvements made to the Immovable by the Organization and any other property for which the Organization is legally responsible.
- (b) a general civil liability insurance policy with respect to liability arising out of:
 - (i) the occupation and use of the Immovable, and the activities carried out on or in the Immovable, by the Organization;
 - (ii) the occupation and use of the Immovable by any other person or entity to whom the Organization has permitted access for the purposes of these presents, and the activities carried out on or in the Immovable by any other person or entity to whom the Organization has permitted access for the purpose of these presents;
 - (iii) the performance of work on or in the Immovable by the Organization or any other person or entity at the request of the Organization and to whom the Organization has permitted access for the purpose of these presents;

and shall include coverage for personal, bodily (including death) and material injury and property damage, the amount of which insurance coverage shall not be less than ten million dollars (CAD\$10,000,000.00) in any one occurrence, or series of occurrences arising out of one cause.