



Tourism Advisory Panel Agenda

On Thursday, September 8, 2022 at 10:30AM Online meeting through

WebEx Teleconference Toll Free Number: 1-833-311-4101

Access code: 2630 290 1948

Meeting Password: ndD7g3uaSP3

<https://townofgananoque.webex.com/townofgananoque/j.php?MTID=m57bab9c08ffcbeff3f835c4df6bef952>

1.	Call Meeting to Order
2.	Disclosure of Pecuniary Interest & General Nature Thereof
3.	Approval of Minutes – August 4, 2022 and August 15, 2022 (Special Meeting)
4.	Public Question/Comment (Only Addressing Items on the Agenda)
5.	Disclosure of Additional Items
6.	Delegations - None
7.	Presentations by Staff/Others - None
8.	Municipal Accommodation Tax – Treasurer, Melanie Kirkby 1. MATTAX statement 2. Funding year-to-date
10.	New Business
	<ul style="list-style-type: none"> • TAP budgeting for and owning some events/activities Vs just being a source of funding • TAP Application - First Peoples' Performing Arts Festival - 2022
11.	Correspondence - None
13.	Next Meeting

14.	Adjournment
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The Town invites and encourages people with disabilities to attend and voice their comments in relation to accessibility related reports. For those who are unable to attend, the Town encourages the use of the Customer Feedback Form found on the Accessibility Page on the Town's website.



Tourism Advisory Panel Minutes

On Thursday, August 4, 2022 at 10:30AM Online meeting through
WebEx Teleconference

PANEL MEMBERS PRESENT		STAFF COUNCIL PRESENT
Chair:	Dave Osmond	Melanie Kirkby, Treasurer
	Meg Dabros (Katherine C. alternate)	Amanda Trafford, Business Development Coordinator
	Lisa Robichaud	
	Jeff Brown	
	John Nagy	
Non-Voting:	Jan Murray	
Regrets:	Peter Sweet	
	Trusha Tanna	
	Matt Harper	

1.	Call Meeting to Order – Chair called the meeting to order at 10:32am	
2.	Disclosure of Pecuniary Interest & General Nature Thereof	NONE
3.	MATTAP Motion #2022-43 – Approval of Minutes from July 7, 2022 Moved by: Jeff Brown Seconded by: Lisa Robichaud BE IT RESOLVED THAT THE TOURISM ADVISORY PANEL ADOPTS THE MINUTES OF THURSDAY, JUNE 2, 2022 MEETING.	CARRIED
4.	Public Question/Comment (Only Addressing Items on the Agenda)	NONE
5.	Disclosure of Additional Items	NONE
6.	Delegations	NONE

7.	Presentations by Staff/Others	NONE
8.	<p>Municipal Accommodation Tax – Treasurer, Melanie Kirkby</p> <ol style="list-style-type: none"> 1. MATTAX statement <ol style="list-style-type: none"> a. Melanie provided details regarding the current financial statement. 2. Funding year-to-date <ol style="list-style-type: none"> a. Melanie went over the year to date funding that TAP has provided for events/marketing 	
9.	Unfinished Business	
	1. Council Approved budget deviation	
10.	New Business	
	<ul style="list-style-type: none"> • Gananoque Arts Network (GAN) Funding Application for Culture Days <ul style="list-style-type: none"> ○ Advisory panel discussed application from GAN for \$7425.00 <p>MATTAP Motion #2022-44 - Fund GANANOQUE ARTS NETWORK (GAN) ARTS FEST – Art Tour 2022 - Culture Days in the amount of \$5,500</p> <p>Moved by: Jeff Brown Seconded by: John Nagy</p> <p>BE IT RESOLVED THAT THE TOURISM ADVISORY PANEL (TAP) HEREBY APPROVES THE FUNDING OF GAN ARTS FEST – Art Tour 2022 – CULTURE DAYS IN THE AMOUNT OF \$5,500.00 SUBJECT TO ALL REQUIRED DOCUMENTS RECEIVED UNDER THE MUNICIPAL SPECIAL EVENTS AND FACILITY BOOKING POLICY AND APPROVALS FROM THE TOWN.</p> <p style="text-align: right;">CARRIED</p>	
	<ul style="list-style-type: none"> • Event advertising <ul style="list-style-type: none"> ○ When events are advertising the community we must ensure they are sharing the most up to date information for restaurants, businesses and accommodations. ○ Will work on a strategy at a later date to help promote the TAP funding within the community. 	
11.	Correspondence	NONE
13.	Next Meeting – Thursday, September 8, 2022 at 10:30am	

14.	<p>MATTAP Motion #2022-45 - To Adjourn Meeting</p> <p>Moved by: John Nagy</p> <p>BE IT RESOLVED THAT THE TOURISM ADVISORY PANEL HEREBY ADJOURNS THIS MEETING.</p> <p style="text-align: right;">CARRIED</p>
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Date: August 10, 2022

Chair Signature: 



SPECIAL TOURISM ADVISORY PANEL (TAP) MINUTES

Held on Monday, August 15, 2022 at 10:30 AM

PANEL MEMBERS PRESENT		STAFF COUNCIL PRESENT
Chair:	Matt Harper	Amanda Trafford, Recording Secretary
	Dave Osmond	
	Katherine Christensen	
	Lisa Robichaud	
	Jeff Brown	
	John Nagy	
	Ted Lojko	
	Peter Sweet	
Regrets:	Trusha Tanna	
	Melanie Kirkby, Treasurer	

1.	Call Meeting to Order – Chair called meeting to order at 10:31am	
2.	Disclosure of Pecuniary Interest & General Nature Thereof	NONE
3.	New Business	
	Funding Requests / Applications – Epilepsy Eastern Ontario	
	MATTAP Motion #2022-46 - Fund the Epilepsy South Eastern Ontario Summer Games in the amount of \$4,000	
	Moved by: Matt Harper Seconded by: Jeff Brown	
	BE IT RESOLVED THAT THE TOURISM ADVISORY PANEL (TAP) HEREBY APPROVES THE FUNDING OF THE EPILEPSY SOUTH EASTERN ONTARIO SUMMER GAMES IN AMOUNT OF \$4,000.00 SUBJECT TO ALL REQUIRED DOCUMENTS RECEIVED UNDER THE MUNICIPAL SPECIAL EVENTS AND FACILITY BOOKING POLICY AND APPROVALS FROM THE TOWN.	
	DEFEATED, unanimous	

4.	Next Regular Meeting: Thursday, September 8, 2022 at 10:30 AM
5.	MATTAP Motion #2022-47 - To Adjourn Meeting Moved by: Jeff Brown BE IT RESOLVED THAT THE TOURISM ADVISORY PANEL HEREBY ADJOURNS THIS MEETING. CARRIED

TOWN OF GANANOQUE
General Ledger Trial Balance

GL5030 (T)

Page : 1

Date : Aug 31, 2022

Time : 12:31 pm



Fiscal Year : 2022
 Account : 1-4-17000-???? To 1-5-17000-????
 Period : 1 To 12

Account Code	CC1	CC2	CC3	Account Name	Balance	Budget Amt - BV
FUND	1					
CLASS	4			REVENUE		
CATEGORY	17000			Municipal Accomodation Tax		
1-4-17000-4000				MAT Levy	-117,785.61	-285,000
1-4-17000-4079				TIAP Funding	-7,000.00	0
Category Total					-124,785.61	-285,000
REVENUE Total					-124,785.61	-285,000
CLASS	5			EXPENDITURE		
CATEGORY	17000			Municipal Accomodation Tax		
1-5-17000-5400				Administration	0.00	15,000
1-5-17000-5431				Tourism Advisory Panel	73,847.72	100,000
1-5-17000-5600				Transfer to TIAP	127,500.00	170,000
Category Total					201,347.72	285,000
EXPENDITURE Total					201,347.72	285,000
OPERATING Total					76,562.11	0
REPORT TOTAL					76,562.11	0

Applicant	Description	Panel Decision	Motion
ARTISAN ENTERTAINMENT	Funding Approved.	\$ 12,000	2022-007
Competitive Sport Fishing League	Funding Approved.	\$ 10,000	2022-012
The Rotary Club of Gananoque	Funding Approved.	\$ 5,000	2022-021
Red Hot Rockabilly	Funding Approved.	\$ 2,500	2022-025
Gana Rock Way	Funding Approved.	\$ 5,000	2022-026
Poker Run	Funding Approved.	\$ 10,000	2022-027
King St Banners	Funding Approved.	\$ 4,500	2022-033
Festival of Lights/Huts	Funding Approved.	\$ 15,000	2022-38
Festival of Lights/Event Costs	Funding Approved.	\$ 5,000	2022-39
Gananoque Arts Network	Funding Approved.	\$ 5,500	2022-44
Products / Events Budget (70%)		\$	\$ 70,000
Awarded to Date		\$	\$ 74,500
Remaining Funds		\$	-\$ 4,500
Canada 150 Signage	Funding Approved.	\$	\$ 10,000 2022-36
Festival of Lights	Funding Approved.	\$	\$ 5,000 2022-40
Marketing Budget (10%)		\$	\$ 10,000
Awarded to Date		\$	\$ 15,000
Remaining Funds		\$	-\$ 5,000
Confederation Park Fountain		\$	\$ 15,000 2022-032
Infrastructure (20%)		\$	\$ 20,000
Awarded to Date		\$	\$ 15,000
Remaining Funds		\$	\$ 5,000
Total Annual Budget		\$	\$ 119,000
Total Awarded to Date		\$	\$ 104,500
Total Remaining Funds		\$	\$ 14,500



**Tourism Advisory Panel – Request for Funding
APPLICATION (Tourism Event)**

Applicant Information	
Organization	King Street Productions
Contact Name	Jane Needles
Title	Director of Administration
Address	75 King St. E. Gananoque Ont
Phone #	514-914-2448
Email	jane@jneedles.com
Event Website	https://www.facebook.com/groups/214407797452736/
Event Information	
Event Name	First People's Performing Arts Festival - We're Still Here
Event Dates	September 23-25, 2022
Event Organizer Name	King Street Productions
Event Organizer Phone #	514-914-2448
Event Organizer Email	jane@jneedles.com
Brief description of event	All events held at The Royal Theatre Gananoque, and Reconciliation Walk held throughout the main streets of Gananoque. Celebration of Indigenous culture, featuring award winning musical group Twin Flames as headliners of the 6th annual Festival - events include a craft market, Indigenous drummers, hoop dancing, story telling, a film and a Reconciliation Walk to commemorate the lost children. Most events will be live streamed. All events are free of charge.
Who is your target market/audience	Thousand Islands communities and towns and the larger community from Cornwall to Kingston as well as marina visitors who come from the US and areas along the St. Lawrence River into Lake Ontario. Live streaming will be into the US and across Canada.

Estimated # of people your event will attract to Gananoque (from 40+km away)	1,000+ live streaming audiences
How and where will the event be advertised/marketed?	Facebook, Instagram, postering, Tic Toc, email
Has this event been hosted before? If yes, when and where?	Yes, in Gananoque - this is its 6th year.


Additional items to be attached to the application:

- List of Board of Directors or Event Organizing Committee including emails and phone numbers
- Full Schedule of Events
- Detailed Event Budget/Financial Plan to include at a minimum the following. Include cash and in-kind contributions. See attached sample.
 - o Income
 - Registration
 - Sponsorship
 - Sales
 - Fundraising
 - Grants
 - o Expenses
 - Product Development
 - Infrastructure
 - Marketing and Advertising

THE CORPORATION OF THE TOWN OF
 **G NANOQUE**
Canadian Gateway to the 1000 Islands

You agree that the information provide in this application is accurate. This is an application for funding and does not guarantee funding approval. Should the TAP and Council approve funding to your event, a funding agreement outlining the details of the funding and any associated recognition will be signed by both the Town of Gananoque and the organization receiving the funding.

Date: August 30, 2022 Title: Director of Administration

Name: Jane Needles Signature: 

Completed application (with all requested attachments) to be submitted to:

Tourism Advisory Panel, Recording Secretary
specialevents@gananoque.ca
613-382-2149 ext. 1131



TAP Application for King Street Productions

First Peoples' Performing Arts Festival - 2022

WE'RE STILL HERE

PROJECT DESCRIPTION

We are submitting this application at the suggestion of Mayor Ted Lojko. The First People's Performing Arts Festival is organized and managed by the First Peoples' Circle of the Thousand Islands and works under the umbrella structure of King Street Productions which is an incorporated Non-Profit Arts Organization under a Federal Charter.

This year the Festival is presented from September 23 to 25th 2022 under the theme of *Were Are Still Here*. The festival is growing each year including the past two years in spite of COVID. Combined with some outdoors activities celebrating the Great Sacred river, and the ability to provide many events through live-streaming to the greater communities we were able to continue through the two years of health restrictions.

This year we were privileged to receive a grant for the Festival from the Department of Canadian Heritage which has allowed us to engage the renowned musical duo Twin Flames, an award-winning Indigenous group which has garnered many awards including the Canadian Folk Music Awards this year. It has also allowed us to engage the Ollin Drum Circle which is a highly respected drumming group from Kingston that features the story-telling techniques of the drums as well as including the revered Grandfather Drum which is used on special occasions to celebrate the history and contribution of the Indigenous peoples to our land.

Also, there will also be many Indigenous leaders and story-tellers, as well as dancers and other musicians to add to the festivities all weekend long. There will be a Makers Indigenous Craft Market which will feature the intricate artistic work created by these artists. An Indigenous film will be shown on Friday evening, Hosted by renowned Mohawk film and television actress Brittany Lebourgne. The outline of the weekend is listed below.

The success of this Festival is such that we have also received sponsorships from the community as well as enthusiastic participation from the Indigenous communities from Quebec to southern Ontario. The community of Gananoque has also become very supportive of this

75 King Street East,
Gananoque, ON K7G 1E8
(613) 382-5000



Festival and last year the First People's Park of the Thousand Islands on the Sacred River front of the St. Lawrence was officially dedicated and named in the presence of Indigenous and allied members of the First Peoples' Community. Many non-Indigenous community members attend the various events and have told us how much they appreciate the story-telling and the ceremonial events that they learn about and participate in. Tourists are often attracted to participate in these events as well as they are docked in the marina area.

Advertising for this event has already been started and the actual poster is attached as an example of what is being sent out. This poster is adjusted and updated as new artists are engaged and new sponsors are found. It is distributed through several Facebook on-line groups as well as Instagram and others. There are also hard copies postered throughout Gananoque as well as in Kingston and other communities in the surrounding areas.

It is to be noted that all participants in the programmes will be paid and all participants attending the events will be attending free of charge.

We trust that we have provided sufficient information about this event, but if there are any details missing, please do not hesitate to contact the undersigned. Attached to this submission are the following:

- Insurance details
- Budget
- Poster image
- Board of Directors List

Thank you for your time and interest.

Sincerely,

A handwritten signature in black ink, appearing to read 'Jane Needles', is enclosed in a white rectangular box.

Jane Needles, Director of Administration
King Street Productions for
First Peoples' Circle of the Thousand Islands.

75 King Street East,
Gananoque, ON K7G 1E8
(613) 382-5000



Order of Events – September 23 – 25, 2022

Friday:

- Little Shoes Memorial on Town Hall Steps
- At Royal for Welcome and Blessing and Smudging
- Brittany LeBorgne - Talk about representation in film/television & host of chosen movie
- 7:30pm Film at The Royal
 - TBC

Saturday: *Clarice to smudge

- 10am Maker's Market set up
- 11am-4pm Indigenous Maker's Market
- 12pm Storytelling
 - Kevin Saylor / Clarice Gervais
- 12:30 - 1:30pm Shannon and Kiki
- 1:30pm Storytelling (2 people)
 - Lisa Cadue & 1 other
- 2-4pm Dancers and Musical Performances TBC
- 4pm Sound check Twin Flames
- 7:30pm Twin Flames performance

Sunday *Clarice to Smudge

- 12:30pm Ollin Drum Group
 - Lead procession on Reconciliation Walk
- 1:30pm Reconciliation Walk
 - Starting from the Little Shoes Memorial at Town Hall and continuing down to the First Peoples Park for closing ceremony
 - Smudging done by Clarice Gervais and introducing walk
 - Grace United (Rev. Takouhi)

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Gananoque, ON K7G 1E8
(613) 382-5000

**First Peoples Performing Arts Festival
Gananoque, Ontario**

Budget Sept 2022

Revenues	
Canadian Heritage	9200
Thousand Island Playhouse	2500
Anglican Church	1000
Musicans Trust Fund	1500
In Kind Accommodations	250
In Kind Food	100
In Kind My FM 99.9 Radio Spots	1000
Total	15550
Expenses	
Twin Flames	5000
Accommodation/travel etc Twin Flames	750
Drummers	3000
Drummers Travel and Accommodation	500
Fees and Dues Drummers (Musicians Union)	250
Film Rental	500
Speakers, performers (10 x \$300)	3000
Dancers	2000
Dancer Travel and accommodation	500
Crafters travel	500
Programs / Story Background Handouts	500
Advertising Newspapers/Radio	4000
Banner	500
Admin support staff part-time	1500
Total	22500
Request from TAP Tourist Fund	6950

*Intact Insurance Company
700 University Avenue, Suite 1500
Toronto, ON M5G 0A1*

Insured name and postal address

The Royal Theatre Thousand Islands
73 King Street E
Gananoque, ON K7G 1E8

Broker 09053

McDougall Insurance Brokers Limited
PO Box 219 P. O. 170 KING Street East
GANANOQUE, Ontario
K7G 2T7

General Information

Intact Insurance Company hereinafter called the Insurer.

Type of Document	RENEWAL
Policy Period	From May 1, 2022 To May 1, 2023 12:01 A.M. local time at the postal address of the Insured shown above
Insured's Business Operations	Performing Arts Theatre
Billing Method	Direct Bill
Total Policy Premium	\$8,823

Save paper, add convenience!
Ask your broker to send your insurance documents electronically.



This policy contains a clause(s) that may limit the amount payable

In consideration of the Premium stated, the Insurer will indemnify the Insured with the Terms and Conditions of this Policy.

This Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this Policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year): _____

Reason: _____

Signature: _____
Insured Date

Location 1

Address 73 King Street E
Gananoque, ON K7G 1E8

Occupancy Performing Arts Theatre

Coverage	Form	Coinsurance %	Deductible \$	Limit of Insurance \$
Building and/or Contents - Broad Form	BF02-2			
Building		90	2,500	2,127,195
Valuation: Replacement Cost				
Equipment		90	2,500	91,800
Valuation: Replacement Cost				
Profits - Actual Loss Sustained	BI14-1			
Amount of revenue (receipts) disclosed on file for pricing and coverage purposes \$20,000				
Off Premises Services Interruption Endorsement	BI15-1			10,000
Equipment Breakdown Max	BM12-3		2,500	2,218,995
Business Interruption and Extra Expense				Included
Spoilage				Included
Sewer Back Up Endorsement	E042-2		5,000	
Stated Amount - Waiver of Co-Insurance Endorsement	E043-2			
Edge Complete 1.0	EP20-1			
Section 1 - Blanket Extensions				250,000
Section 2 - Blanket Extensions				50,000
Section 3 - Additional Extensions				As per Form
Contingent Loss of Income Endorsement – Contributing, Recipient, Neighbouring Schedule	GE0001			
Interruption by Civil Authority – 30 Days	GE0002			

Miscellaneous

Coverage	Form	Coinsurance %	Deductible \$	Limit of Insurance \$
Legal Guard Information Service	G019-1			
RSA Conversion Endorsement - Difference in Conditions, Deductible Amounts and Limits of Insurance	G035-1			

Crime

Coverage	Form	Deductible \$	Limit of Insurance \$
Crime 1.0	C111-1		
Coverage 1 - Employee Dishonesty			10,000
Coverage 2 - Theft, Robbery or Burglary			10,000
Coverage 3 - Fraud - Limit per Coverage			10,000
Coverage 4 - Expenses - Blanket Limit			5,000
Reduction in Amount of Insurance - Theft, Robbery or Burglary - Closed Premises	C113-1		5,000

Policy RRS726686

General Liability

Coverage	Form	Deductible	Limit of Insurance
		\$	\$
Commercial General Liability Max	LR20-3		
Coverage A - Bodily Injury and Property Damage Liability - Each Occurrence			2,000,000
Coverage A - Liability for Abuse - Aggregate			2,000,000
Coverage A - Products-Completed Operations - Aggregate			2,000,000
Coverage A - Property Damage Deductible - Each Occurrence		1,000	
Coverage B - Personal Injury and Advertising Injury Liability - Per Person or Organization			2,000,000
Coverage C - Medical Payments - Each Person			50,000
Coverage D - Tenants' Legal Liability - Any One Premises		1,000	500,000
Liability EDGE 1.0	EL20-1		As per Form
S.E.F. 94 Legal Liability for Damage to Hired Automobiles	L219-1		
Subsection 1 - ALL PERILS		1,000	50,000
S.E.F. No. 96 - Contractual Liability Endorsement	L220-2		
S.E.F. No. 99 Excluding Long term Leased Vehicle Endorsement	L221-1		
S.P.F. No. 6 - Supplementary Non-Owned Automobile Coverage	L222-2		1,000,000
O.E.F. 98B - Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	L257-1		
Additional Insured - Endorsement	L308-2		
General Aggregate Limit Endorsement	L321-1		5,000,000

Rating Information(s)

Premises, Property and Operations

Rating Base

Performing Arts Theatre

Flat premium

General Liability

Interested Party(ies)		Applicable to
King St Productions 73 King Street E, Gananoque ON K7G 1E8	Additional Insured	Form L308 Additional Insured - Endorsement.
The Corporation of the Town of Gananoque 30 King Street E, Gananoque ON K7G 1E9	Additional Insured	Form L308 Additional Insured - Endorsement.

Additional Conditions

Form

Declaration of Emergency Endorsement	2485-1
Virus and Bacteria Exclusion Endorsement	E199-1
Cyber Incident Exclusion Endorsement	E201-1
General Conditions	G011-4



Emergency number

If you have a serious loss after regular business hours,
please call:

1 866 464 2424

Contingent Loss of Income Endorsement – Contributing, Recipient, Neighbouring Schedule

This Endorsement Changes the Policy. Please Read It Carefully.

Certain words and phrases in bold font or quotation marks have special meaning as defined below or in the form to which this Endorsement is attached.

The titles of sections or paragraphs listed below should not be considered for purposes of interpreting the intent of this Form; these titles have only been inserted for ease of reading.

This Endorsement modifies insurance provided under the Business Interruption form to which it is attached and is subject to all terms, conditions, limitations and exclusions of such applicable Form.

1. Indemnity Agreement

A. Contributing/Recipient Property

This Form is extended to cover loss of business income resulting from the necessary interruption of or interference with the business of the Insured caused by direct physical loss or direct physical damage by an insured peril occurring during the term of the policy to property situated:

1.1. at the premises of a recipient property, being property to which the Insured's products are being shipped, which wholly or partially prevents the acceptance of products produced or sold by the Insured; or

1.2. at the premises of a contributing property, being a supplier(s) of materials to the Insured, which wholly or partially prevents the delivery of materials to the Insured, excluding:

1.2.1. public utility suppliers such as electricity or gas; or

1.2.2. cable, satellite or other communications suppliers;

1.3. at the premises of the provider of internet access services to the Insured, which wholly prevents the transmission of data.

B. Neighbouring premises

This Form is extended to cover loss of business income resulting from interruption of or interference with the business in consequence of direct physical loss or direct physical damage by an insured peril to property on the same premises, or in neighbouring premises to the Insured, that prevents or hinders the use of or access to the premises or property of the Insured, whether the Insured's premises or property are damaged or not.

This endorsement applies only to properties or premises situated in Canada or in the United States of America and are scheduled under 2 – Limit of Insurance.

2. Limit of Insurance

The maximum limit payable under this endorsement shall not exceed the amount stated in the following schedule:

Location	Amount of Insurance
73 King Street East Gananoque ON K7G 1E8	5,000.

All other terms and conditions of the policy remain unchanged.

Interruption by Civil Authority – 30 Days

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Attached to and forming part of the Extra Expense Form BI07 and Profits Form BI10 and Gross Rentals Form BI11 and Profits – Actual Loss Sustained Form BI14.

Clause 4. Extra Expense Form and Clause 5. Profits Form and Clause 7. Gross Rentals Form and Clause 5. Profits – Actual Loss Sustained Form are deleted and replaced with the following:

INTERRUPTION BY CIVIL AUTHORITY

This Form is extended to include the actual loss as insured hereunder during the period of time, not exceeding thirty days, while access to the “premises” described in the Declaration Page(s) is prohibited by order of civil authority, but only when such order is given as a direct result of direct physical loss or direct physical damage to neighbouring premises by a peril insured against under this policy.

Except as otherwise provided in this endorsement all terms and conditions of this policy shall remain unchanged.