

MEMORANDUM OF AGREEMENT

BETWEEN

McGILL UNIVERSITY

AND

**STUDENTS' SOCIETY OF
McGILL UNIVERSITY (S.S.M.U.)**

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MEMORANDUM OF AGREEMENT made and entered into at the City and District of Montreal, Province of Quebec.

BETWEEN **McGILL UNIVERSITY**, a university duly constituted by charter, having its principal office at 845 Sherbrooke Street West, in the City and District of Montreal, Province of Quebec,

(hereinafter referred to as the "University")

AND **STUDENTS' SOCIETY OF McGILL UNIVERSITY**, an incorporated association having its principal office at 1200-3600 McTavish Street, in the City and District of Montreal, Province of Quebec,

(hereinafter referred to as the "Association")

WHEREAS the Association represents the interests of its membership through its democratic processes, recognizing the supremacy of its General Assembly to enact or overturn all decisions made in its various governing bodies;

WHEREAS the University is committed to protecting the rights of the undergraduate student body as represented by the Association;

WHEREAS the University recognizes student groups as integral members of the University community;

WHEREAS the University and the Association wish to enter into a memorandum of agreement for a term beginning on June 1, 2024 and ending on May 31, 2029, respecting various matters including the assessment and collection of fees from students and the operation of University accounts for such fees and wish to enter into a new agreement, in replacement of the previous agreement;

WHEREAS a referendum of members of the Association approved the collection of fees for its operating expenses and the support of its activities;

WHEREAS, on the basis of said referendum, McGill University collects fees from regularly registered undergraduate McGill students which constitutes the members of the Association for said purposes;

WHEREAS Association was incorporated on April 22, 1999 by Letters Patent issued pursuant to Part III of the Companies Act (Quebec) N.E.Q 1164473952;

WHEREAS the Association was accredited in April 2003 in accordance with the *Act Respecting the Accreditation and Financing of Students' Associations R.S.Q., chapter A-3.01* representing all undergraduate students at the downtown campus of McGill University, except students in continuing studies; and

WHEREAS the University and the Association are committed to preserving their positive relationship and in preserving the particular nature of the student associations, and

consequently the parties intend to establish their relationship on the principles of good faith and the terms of this agreement shall be interpreted on that basis;

NOW THEREFORE, THE PRESENT AGREEMENT WITNESSES:

1. COLLECTION OF ASSOCIATION FEES

- 1.1 The University shall collect in each of the fall and winter sessions during the term of the present Agreement all fees from students duly registered at the University and assessed by the Association, such fees (the "Association Fees") to be used by the Association for its operating expenses and the support of the Association. The current Association Fee Schedule appears as **Appendix A** hereto.

The University shall collect and remit to the Association the association fees for the Nursing Undergraduate Society (NUS), Physical and Occupational Therapy Undergraduate Association (POTUS), and the Social Work Students' Association (SWSA), formerly recognized by the University as independent students' associations and currently designated by the Associations as affiliated associations. The association fees for these three affiliated associations appear in **Appendix A** hereto and shall be remitted to the Association for the benefit of the affiliated associations.

- 1.2 The Association Fees shall be included in the total student fee assessed by the University in respect of students and all University regulations pertaining to the assessment and collection of fees shall apply thereto.
- 1.3 The Association Fees shall be distributed yearly as follows:
 - 1.3.1 The **first distribution** of the Association Fees shall be paid to the Association on September 15th and shall reflect fee assessments from June 1st to August 31st.
 - 1.3.2 The **second distribution** of the Association Fees shall be paid on November 15th and shall reflect the balance of the Fall Term assessments as at October 31st. There shall be no holdback of fees for either of these remittances.
 - 1.3.3 The **third distribution** of the Association Fees shall be paid on February 15th and shall reflect the Winter Term fee assessments as at January 31st. An amount equal to 10% of the amount to be paid as the third distribution shall be held back by the University to account for changes in student registration occurring from February 1st to May 31st.
 - 1.3.4 The **final distribution** of Association Fees shall be paid on June 15th and shall reflect assessment as at May 31st, less the 1 % fee for bad debt charges (in accordance with Section 1.4), the Annual Administrative Fee (in accordance with Section 2.1) and any other amounts owed to the University as at May 31st.

- 1.4 No charges shall be levied by the University for the collection of the Association Fees; however, the University shall be entitled to receive 1% of the total fees assessed in each term as relief for the collection of bad debts. The University shall provide the Association information on the level of bad debt resulting from its members at the request of the Association.
- 1.5 Upon prior written agreement of the parties, Association Fees may be credited to an internal account of the University for the exclusive use of the Association.
- 1.6 No adjustments to the Association's fees shall be applied or collected by the University unless the Deputy Provost (Student Life and Learning) has confirmed in writing that the formalities required by the Association's Constitution in respect of a referendum for fee adjustments and applicable law have been followed.
- 1.7 All requests for new fees or fee changes must be sent in writing to the Deputy Provost (Student Life and Learning).
- 1.8 As soon as possible, but no later than three (3) calendar weeks prior to the date of any referendum, the Association shall provide the Deputy Provost (Student Life and Learning) with a copy of the proposed question, and the Deputy Provost (Student Life and Learning) shall reply within two (2) calendar weeks of receipt of the referendum question. If the University has any concerns, the parties shall attempt to resolve the matter to their mutual satisfaction. In the event the University has continued concerns, the Association shall modify or withdraw the question.

The deadlines to submit referendum questions for review and to submit referendum results to the Deputy Provost (Student Life and Learning) are stipulated in the table below.

	Fall Implementation	Winter Implementation
Deadline to submit questions for review	March 1st	October 15th
Deadline to submit referendum results	April 1st	November 10th

2. ACCOUNTING SERVICES

- 2.1 The University shall provide certain accounting services to the Association for an Annual Administrative Fee in accordance with the schedule contained in **Appendix B**. The services to be provided on Minerva will include the following:
 - 2.1.1 Preparation of payroll cheques and T4, TP4 forms for all regular staff with McGill employment status.

2.1.2 Monthly trust fund statements indicating fee revenues, distributions and expenses resulting in year-to-date totals.

The Association shall request security access at the beginning of each mandate to access Minerva reports. The President of the Association must authorize all requests for access, and should the President require access, then two vice-presidents of the Association must authorize their request. Security authorization to Minerva reports shall terminate each year on June 15th. Employees of the Association who have been given access may keep their access upon confirmation by the current year's President.

2.1.3 Provision of regular lists of the Association's membership on a scheduled basis; weekly in August/September and monthly the remaining months. The lists shall include, as available, the member's name, mailing address, permanent address, email address, telephone number, year of study and primary department.

2.2 Should the Association require any other lists, data sets or any other type of information on their membership or its financial records not already provided for in Section 2.1 above or elsewhere in this Memorandum of Agreement, the University shall give effect to the request to the extent allowed by law and subject to the payment of an appropriate fee, and upon prior notice of at least three (3) calendar weeks sent to the Director, Student Accounts Office. This fee will be identified prior to fulfilling the request. The University is subject to the provisions of the Quebec ***Act Respecting Access to Documents held by Public Bodies and the Protection of Personal Information*** and therefore reserves the right to refuse to give effect to a request.

2.3 Notwithstanding Section 2.1, should any programming changes be required to be performed by the University's IT Infrastructure & Information Security (IIS) at the request of the Association, the University reserves the right to charge the Association the hourly rate for the work to be performed.

2.4 The University shall not draw any funds from the account maintained by the University for the use of the Association or from the fees collected by the University for the Association without the Association's prior written approval, unless exercised as a remedy pursuant to Section 9.1 hereof.

3. LOANS AND GRANTS

The Association may apply to the University from time to time for loans and grants in aid of activities or projects, the granting of which shall be in the sole discretion of the University.

4. STAFF STATUS

All staff hired by the Association shall be exclusively employees of the Association and not of the University. The working conditions, including payroll, of the Association's staff

shall be determined solely by the Association. Any dispute arising between the Association and its staff shall be the sole responsibility of the Association.

5. INSURANCE

- 5.1 The Association shall ensure that its officers and employees are covered under the terms of an Employee Dishonesty Policy with a reputable licensed insurer, to maintain such policy in force at all times during the term of the present Agreement and to provide the University each year with a copy of such policy.
- 5.2 The Association shall be solely responsible for obtaining appropriate insurance necessary to conduct its activities, including and without limitation, comprehensive general liability insurance including but not limited to libel, slander, defamation of character, loss of property damages and personal damages, and shall name the University as Additional Insured.
- 5.3 The Association shall provide evidence of coverage upon execution of the Agreement and annually thereafter to the Deputy Provost (Student Life and Learning) with a copy to McGill Risk Advisory and Insurance Services. Evidence shall take the form of true copies of the relevant insurance policy or renewal certificate, as the case may be.
- 5.4 The Association shall hold harmless the University, its officers, employees and agents of and from any and all suits, claims or demands, and reasonable costs and expenses that may arise by reason of the operation of activities of the Association, or any act, neglect, omission of the Association, its directors, officers, employees, agents or persons engaged or retained by it.
- 5.5 The University shall hold harmless the Association, its officers, employees and agents of and from any and all suits, claims or demands, and reasonable costs and expenses that may arise by reason of the fault of the University.
- 5.6 The University shall not be liable for damages suffered by the Association resulting from the fault, negligence, acts or omissions attributable to a third party even if such third party is a person whom the University has allowed to use or to have access to such space.

6. MAINTENANCE AND AUDITING OF ACCOUNTS

- 6.1 All financial records, books and accounts of the Association shall be maintained in accordance with generally accepted accounting principles consistently applied.
- 6.2 The Association shall provide the University with a copy of its annual audited financial statements within 120 calendar days of each financial year-end. The Association's financial year end is May 31st.

- 6.3 Upon reasonable notice from the University and upon reasonable cause, the Association shall make available for audit, at the University's sole cost and expense all documents relating to the Association's:
 - 6.3.1 current contracts and expenditures;
 - 6.3.2 projected contracts and expenditures; and
 - 6.3.3 books, records, and accounts.
- 6.4 The Association shall engage the services of a reputable auditing firm or chartered accountant in good standing with the Order of Chartered Professional Accountants of Québec and acceptable to the University, acting reasonably, to prepare the Association's annual financial statements. The Association shall advise the University of the name of the auditing firm or chartered accountant.

7. USE OF THE MCGILL NAME OR EMBLEM

- 7.1 The Association recognizes that the University is the owner of the intellectual property in the word "McGill" and the McGill trademarks which are duly protected by the *Trademarks Act*.
- 7.2 On a non-exclusive basis and solely in connection with its activities related to its role as a student association and in accordance with this Agreement, the University hereby grants the Association the right to use the word "McGill" in its name as "**THE STUDENTS' SOCIETY OF MCGILL UNIVERSITY**". The present grant is not assignable.
- 7.3 The Association's name and logo shall be distinct from that of the University's in such a way that it does not cause confusion between the University and the Association. A copy of the Association's approved logo and trademark appears in **Appendix C**.
- 7.4 The University recognizes that the Association is the owner of the intellectual property of its name and trademarks, which are duly protected by the *Trademarks Act* so long as they conform with the representations of Sections 7.2 and 7.3 of the present agreement.
- 7.5 Any change to the Association's approved logo or trademark shall be submitted in advance for confirmation by the Deputy Provost (Student Life and Learning) that the proposed new logo or trademark conforms to the terms and conditions set out in this Section. Approval shall form an amendment to this agreement.
- 7.6 On a non-assignable and non-exclusive basis, and for the term of this Agreement and in accordance with its conditions, the University hereby grants those Association's accredited groups, clubs or services that do not have a separate agreement with the University (the "Groups") appearing in **Appendix F**, permission to use "McGill" in their names under the following conditions:

- 7.6.1 Each of the Groups shall identify themselves, in all their representations, as a group of the Association using the form:
"A [e.g. sports club, service ...] of the SSMU (Students' Society of McGill University)"
- 7.6.2 Groups wishing to use the McGill name shall register the name and a description of the Group's activities with the Office of the Deputy Provost (Student Life and Learning) using the provided web form found on the Student Associations section of the Deputy Provost (Student Life and Learning) website.
- 7.6.3 Groups wishing to use the McGill name shall do so under the understanding that they must comply with all McGill applicable policies and procedures, and will endeavor to not bring the McGill name into disrepute.
- 7.6.4 The Association or the Groups shall not use of the name "McGill" in relation to any sport or team, except where permission is granted in writing by the Deputy Provost (Student Life and Learning).
- 7.6.5 McGill reserves the right to withdraw permission to use the McGill name at any time and for whatever reason, subject to notice and discussion with the Association.
- 7.6.6 Groups shall not form a corporation using the McGill name, nor register any trademark containing the name McGill.
- 7.6.7 The conditions set out for the use of the "McGill" name do not extend to the use of the McGill logo.
- 7.7 The list of Groups in **Appendix F** will be updated every year by June 1st, based on agreement between the Parties, and the Association shall provide a list of all the Groups upon the request of the University at any time to monitor compliance with this Agreement.
- 7.8 Neither the Association, nor any of the Groups, shall use the name of the University for any other purpose than those contemplated in this agreement without the prior written consent of the Deputy Provost (Student Life and Learning).
- 7.9 Except as provided in Section 7.11, neither the Association, nor any of the Groups, shall use the McGill logo or any other McGill trademarks.
- 7.10 For all Groups, and for all their activities, services, offerings, advertisements and websites, the Association shall respect the rights of the University as owner of the trade name "McGill".
- 7.11 For **event-specific permission** to use the name, or trademarks of the University, outside of the terms of this Agreement, the Association shall obtain express prior written consent from the Deputy Provost (Student Life and Learning). Permission shall be granted at the University's discretion and,

where granted, is time-limited and not assignable. McGill reserves the right to withdraw such permission at any time and for whatever reason.

- 7.12 The Association shall ensure that all Groups are made aware of the conditions for the use of the McGill name or trademark, as outlined in this Agreement and the Association shall correct any misuse within thirty (30) working days from the Association becoming made aware of the misuse.

8. CONTRACTS AND LEGAL PROCEEDINGS

- 8.1 Any acts, contracts, and legal proceedings involving either party shall be the exclusive responsibility of that party.
- 8.2 Neither party shall enter into or execute any cheques, contracts, documents, instruments, receipts, leases or other agreements in the name of the other party or in any way engage the liability of the other party thereon by any other means.
- 8.3 The Association shall not solicit or receive any gift, grant or bequest in the name of the University without the prior written consent of the University.
- 8.4 Should any legal proceedings or claims be taken or made against either party as a result of an act of the other, the legal proceedings or claims shall be immediately referred to the other party and in the case of the Association, to its Legal Advisor, which shall deal with it in a timely manner and at its own expense. Any costs or expenses incurred by such litigation or claim including, *inter alia*, any legal fees, condemnation, order, settlement, interest, judicial and extra judicial fees and costs, shall be entirely at the charge of the other party.
- 8.5 Either party shall have the option to engage its own legal counsel to intervene in or direct any legal proceedings in respect of the other party where its interests are involved. In such a case, all expenses, extra-judicial fees and disbursements shall be borne exclusively by the party which has invoked this option.

9. RIGHT TO SET OFF

- 9.1 Should the University, following due notice to the Association, be required to pay any of the charges, costs, expenses, debts and claims which are by these presents to be borne exclusively by the Association, or should the Association be in any way indebted to the University, the University is authorized to collect or set off the said amount against the funds paid or payable to the Association pursuant to this Agreement.
- 9.2 In accordance with the present Agreement:
- 9.2.1 The University must provide the Association with a written notice of the charges, costs, expenses, debts and claims providing complete details and documents relating thereto.

- 9.2.2 The Association shall have a delay of thirty (30) working days (or, if such notice is received between May 1st and August 31st, sixty (60) calendar days) after the receipt of such notice in which to resolve and/or remedy the matter.
- 9.2.3 The University shall exercise its best effort to inform the Association as soon as possible within the same fiscal year (defined as the period June 1 st to May 31st) of any charges, costs, expenses, debts and claims on the part of the Association under this clause.

After taking these steps, the University is authorized to collect or set off the said amount against the funds paid or payable to the Association pursuant to this Agreement.

- 9.3 In the event of a dispute over the exercise of the right of set off, either party shall be entitled to submit the dispute to arbitration by giving the other party written notice no later than 90 calendar days from the date of a written notice of the dispute. Submission to arbitration shall be made in accordance with the provisions of the *Quebec Code of Civil Procedure* (Sections 620 and following) before one arbitrator chosen by the parties. The fees and expenses of the arbitrator shall be shared equally between the parties. Notwithstanding the foregoing, the parties agree that it is in their best interest to resolve any dispute amicably. The parties agree to engage in an open and respectful dialogue between the Deputy Provost (Student Life and Learning) and the President of the Association with the aim of arriving at an amicable resolution of the dispute.

10. LIQUOR PERMITS

- 10.1 The Association shall apply for and maintain in the Association's own name (a) permanent bar permit(s) for use only within the University Centre and (b) all necessary temporary liquor permits for any events and activities that the Association, or any of its Groups, may hold from time to time on University premises. The Association may not hold a grocery permit, nor engage in sale, service or delivery outside of the University Centre of alcoholic beverages on campus premises, except as described below.
- 10.2 The Association recognizes and reaffirms its commitment to respect Article 39 of the *Quebec Act Respecting Liquor Permits (chapter P-9.1)*.
- 10.3 The Association shall exercise its permits in accordance with all laws, municipal and government regulations as well as all internal requirements and policies of the University that include, but are not limited to those relating to:
 - 10.3.1 hosting on campus events only in approved University locations;
 - 10.3.2 advertising these campus events, and the cost of alcohol, in accordance with the law;
 - 10.3.3 purchasing, storing (as applicable) and serving the alcoholic beverages at these events in accordance with the law;

10.3.4 adhering to all requirements with respect to building, fire, security and room capacity, and other legal requirements and University regulations as well as appropriate standards of conduct.

For greater clarity, for events hosted outside the University Centre, but still on campus premises, the Association:

- may not extend the Association's bar permits for within the University Centre to events occurring in other University buildings or on other University premises;
- may serve beer from kegs with prior event-specific written permission from the Deputy Provost (Student Life and Learning);
- shall serve beer or any other alcoholic beverages in non-plastic cups, cans or bottles; and
- such other conditions as set by the law and the University from time to time.

10.4 The Association shall hold harmless the University for any and all claims, fees or fines arising from its exercise or omission to exercise its rights and duties under such permits and as host of these events.

10.5 The Association shall ensure that with the exclusion of operations in a student bar the events hosted by the Association include activities that allow members to socialize without requiring the purchase or consumption of alcohol for participation in the activity or event.

11. STUDENT PUBLICATIONS

11.1 The University recognizes that the Association's role as a representative body of undergraduate students on the downtown campus may necessitate the publication of newspapers, newsletters and periodicals directed toward its members ("Publications"). For all such publications, whether in print or in electronic form:

11.1.1 the Publications shall display on the title page, the Association's logo and the name of the Publication as well as the following notice immediately below the Publications' name:

"Published by the SSMU (or Students' Society of McGill University)"

11.1.2 The Publication shall print the following notice on the second page or back cover page in at least 9-point font, or on the Publication's website:

"This Publication is published by the Students' Society of McGill University, an undergraduate student association at McGill-University". The content of this publication does not necessarily represent the views of the Students' Society of McGill University or of McGill University.

- 11.1.3 The Publications may not display the McGill name, crest or logo in its masthead.
- 11.2 The parties recognize that the editorial, reporting and advertising content of the Publications are the sole and exclusive responsibility of the Association. For greater certainty, the parties acknowledge that the University shall not be responsible or liable for the editorial, reporting or advertising content of the Publications.
- 11.3 The Association may distribute publications approved in writing by the Deputy Provost (Student Life and Learning) at locations approved in advance by the University.
- 11.4 Notwithstanding the generality of the foregoing, the permission granted to the Association under this Agreement does not extend to the distribution of commercial flyers and advertisements for third parties either placed loosely within the Publication or distributed with the Publication (whether or not placed on the newsstands), which is strictly prohibited; however, this does not limit the ability to print advertisements in the Publications.
- 11.5 It is understood that subject to the provisions in this Agreement, the Association is permitted to produce, and distribute at no cost to its members, Association brochures and agendas.

12. REVENUE-GENERATING ACTIVITIES

The following are the general principles governing the revenue-generating activities of the Association:

- 12.1 With respect to revenue-generating activities in the University Center, the Association will undertake to discuss with the University significant changes in those revenue-generating activities.
- 12.2 With respect to revenue-generating activities outside the University Center, including delivery of food or drinks prepared inside the University Centre, the Association may engage in the revenue-generating activities on the University premises listed in **Appendix D**. Revenue-generating activities are defined as all operations that produce income or recover costs by providing goods or services to the University community or, in some cases, to the general public. The Association must receive the University's prior written approval for changes in the use of University space for revenue-generating activities. The Association must have the University's prior written agreement in signing any contracts or agreements with external third parties, for Association's revenue-generating purposes that lead to the use of University space and/or facilities outside the University Center by such external third parties.
- 12.3 When University space and/or facilities are used for revenue-generating activities, the University must be reimbursed appropriately for the costs

associated with the use of such space and/or facilities; these may include but not be limited to the payment of electricity, janitorial and maintenance charges. The University shall provide the Association details and documents of such charges, upon request.

- 12.4 Any University space or facilities used for revenue-generating activities shall be subject to a lease arrangement which may include the payment of rent. All costs, taxes and fees associated with the use of the spaces or facilities that may become due is the responsibility of the Association.
- 12.5 The University and the Association will undertake to discuss contracts or agreements with external third parties regarding certain revenue-generating activities that may lead to the recovery of costs for the University as well as generate sufficient income to the benefit of both the University and the Association.

13. TELEPHONE, EMAIL, INTERNET, NETWORK, AND MAIL SYSTEMS

- 13.1 As long as the Association is located in a University building, the Association shall be entitled:
 - 13.1.1 to telephone services from the University, including a McGill number, McGill credentials (as necessary), internal switching and University directory listings. Equipment to use telephone services must be purchased by the Association. No equipment other than that provided by McGill IIS may be attached to lines provided by McGill;
 - 13.1.2 to purchase backbone connectivity and Internet access for the Association's computers. This may be subject to a separate agreement.
 - 13.1.3 to use the University's email system subject to the Association, its employees, officers and volunteers, respecting University policies including but not limited to the ***Policy on Responsible Use of McGill Information Technology Resources***.
 - 13.1.4 to use the University's mailing system, including internal mail delivery.
- 13.2 The Association shall pay for all costs associated with the integration and use of these systems, as set from time to time by the relevant University offices. Integration in these University systems is a privilege, which may be revoked, should the University reasonably believe that the Association has used any system in a manner contravening McGill policy. The University shall provide the Association with such reasonable notice, as deemed to be appropriate, prior to revoking any of these systems.
- 13.3 The Association is prohibited from using the University's information technology resources (as defined in the Policy on Responsible Use of McGill Information Technology Resources) to store, process, transmit or accept any payment card data. For clarity, the Association warrants that it will not use the University-provided wired, wireless or telephony networks to store, process,

transmit or accept payments. For example, the Association cannot use the McGill networks with any point-of-sale hardware or software.

14. REPRESENTATIONS AND COVENANTS OF THE ASSOCIATION

The Association represents, warrants and covenants that:

- 14.1 The charter documents, constitution and by-laws of the Association consist entirely of the documents remitted to the University concurrently with the execution of the present Agreement and which appear as **Appendix C**. The Constitution and By-laws of the Association are amended from time to time and are provided for reference purposes. The Parties agree that no clause in the Constitution or By-laws shall modify or supersede this Agreement.
- 14.2 A referendum of the Association members has been duly held in accordance with its constitution approving the existing Association Fees and such referendum continues to bind the Association and its members;
- 14.3 It is and shall maintain its status as a corporation under Part III of the *Quebec Companies Act* whose membership is limited to regularly registered undergraduate McGill students.
- 14.4 Directors and Officers of the Association are undergraduate degree students of the University, who:
 - 14.4.1 have been registered for at least 18 consecutive months (excluding authorized leaves of absence for up to 4 months) with no fewer than 18 credits prior to their initial election;
 - 14.4.2 do not have a disciplinary record at the University;
 - 14.4.3 have never been suspended while a student at the University; and
 - 14.4.4 have not, in the preceding 12 months, been found responsible for the commission of an offence under the Code of Conduct and Disciplinary Procedures.
- 14.5 The term of office of any Director or Officer who ceases to meet the requirements during the term of their office, shall terminate at the time of such cessation.
- 14.6 The Association shall provide the names of nominees to the Deputy Provost (Student Life and Learning) to verify registration requirements before a nominee is approved as a candidate.
- 14.7 The Association commits to dealing, in accordance with its governing documents, with improper behaviour of its officers and board members, especially in cases that impact the ability of such individuals to carry out their roles, their credibility in such roles, or the reputation of the University by association with SSMU.

- 14.8 The University shall facilitate the availability of up to 12 credits of independent reading and research course, internships, or equivalent that allows Directors and Officers to use their experience as student leaders towards their academic progress as students, relative to their program requirements.
- 14.9 No member of the Association may act as Director or Officer of the Association while subject to any disciplinary sanction under the ***Code of Student Conduct and Disciplinary Procedures*** that has the effect of removing the student status.
- 14.10 The Association shall provide the Deputy Provost (Student Life and Learning) by December 1st each year with a copy of:
 - 14.10.1 The Association's annual *Déclaration de mise-à-jour annuelle* with the Quebec Enterprise Register as proof that the Association has maintained its incorporated status;
 - 14.10.2 A list of Officers and Directors serving in the present academic year;
 - 14.10.3 A copy of the Association's annual **audited Financial Statements** prepared in accordance with Section 6 herein;
 - 14.10.4 A copy of the annual **Certificate of Insurance** obtained in accordance with Section 5 herein; and,
 - 14.10.5 **Any changes to the documents** remitted to the University concurrently with the execution of the present Agreement at least once per semester.

15. NOTICE OF TERMINATION

- 15.1 Either party may terminate the Agreement at will by providing written notice ("Notice of Termination") to the other party.
- 15.2 No default or cause is required to be identified or established to issue a Notice of Termination.

16. MEDIATION

- 16.1 Should either party issue a Notice of Termination, the parties shall attempt mediation with the goal of identifying and resolving differences that may have prompted the Notice of Termination.
- 16.2 Within three (3) working days following receipt of Notice of Termination, each party shall name two senior representatives to participate in mediation.
- 16.3 The mediation shall be conducted by an impartial, experienced, and certified mediator mutually agreed upon by the parties. If the parties cannot agree on a mediator within two weeks of the Notice of Termination, the mediation process herein can be forfeited, and the Agreement may be terminated at the date specified in the Notice of Termination.

- 16.4 The fees and costs of mediation shall be borne equally by the parties.
- 16.5 The mediation shall extend over six sessions within two months starting from the date of the Notice of Termination. The mediation may be extended if mutually agreed to by the parties.
- 16.6 The Agreement remains in effect during the mediation period and thereafter, provided the mediation is successful.
- 16.7 The parties agree to participate in mediation in good faith. This means that they shall make themselves reasonably available for mediation and will treat mediation discussions as confidential and without prejudice.
- 16.8 If the mediation is successful, a mediation agreement drawn up by the mediator in consultation with the parties is signed by the parties and treated by each as confidential.
- 16.9 If the mediation is unsuccessful after the expiry of the mediation period set forth above, as such may have been amended, the Agreement is terminated.
- 16.10 In the event of Agreement termination, nothing prevents the parties from resuming a contractual relationship through the negotiation of a new Memorandum of Agreement.

17. TERMINATION OF AGREEMENT

- 17.1 In the event the Agreement terminates, the Association will lose its rights under this Agreement and related contracts, including but not limited to access to campus spaces and use of the McGill name or emblem.
- 17.2 The Association commits, within two (2) working days following the termination of the Agreement, to informing its members on its website and by email. In so doing, the Association shall set out the implications of the Agreement termination for undergraduate students who are members of the Association and clubs that operate under the auspices of the Associations.
- 17.3 The Association will report to the University, in a timely manner, any situation where collected student fees cannot be used for the express purpose for which they were collected.

18. LOCATION

- 18.1 In accordance with the Association's status as a student association, the University shall provide the Association with a room at no charge which shall constitute an office from which to conduct its activities. The location of this room shall be on or around the Montreal campus of the University and shall constitute the Association's principal premises, and appear in **Appendix E**.

- 18.2 The University further grants to the Association the use of the University space and/or facilities which appear in **Appendix E** at no charge for the term of this Agreement and for the stated purpose. No change may be made to the use of the space and/or facilities without the express prior approval of the Deputy Provost (Student Life and Learning).
- 18.3 Any request for additional space shall be made to the Deputy Provost (Student Life and Learning) and shall be subject to availability and may be evidenced by a separate lease agreement between the parties or confirmed in writing by the Deputy Provost (Student Life and Learning), whose confirmation shall constitute an amendment to this Agreement.
- 18.4 The University reserves the right to bill the Association for any extraordinary cleaning or repair necessitated as a result of an Association-sponsored activity in the University premises listed in either **Appendix D** or **E**.
- 18.5 The University and the Association will enter into an agreement (the “Management Agreement”) by which the Association is appointed manager of the University Centre building (other than its garage)

19. TERM AND REVIEW

The term of the present agreement beginning on **June 1st, 2024**, and ending on **May 31st, 2029**. Twelve (12) months prior to the expiration of the term, the parties shall review in good faith the terms and conditions with a view to renew on a mutually agreeable basis. In the event the parties are unable to agree on the terms of renewal, the terms of the present agreement shall be extended for a maximum of nine months.

20. NOTICE

Any notice to be given by the present Agreement shall be given to the University at its above-mentioned address to the attention of the **Deputy Provost (Student Life and Learning)**, and to the Association to the attention of its **President** or any available officer should the President not be available.

21. ENTIRE AGREEMENT

This present Agreement constitutes the entire agreement between the parties pertaining to the subject matter hereof and supersedes and replaces all prior agreements, undertakings, negotiations and discussions of the parties.

22. LANGUAGE

The parties to the present Agreement acknowledge having had the opportunity to negotiate the present Agreement and have requested that the present Agreement be drafted in the English language. Les parties à la présente convention reconnaissent avoir eu l'opportunité de négocier la présente convention et avoir demandé que la présente convention soit rédigée dans la langue anglaise exclusivement.

AND THE PARTIES HAVE SIGNED:

McGILL UNIVERSITY



Professor Angela Campbell
Interim Deputy Provost (Student Life and Learning)

February 28, 2025

Date

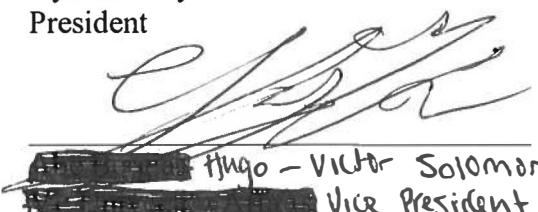
STUDENTS' SOCIETY OF McGILL UNIVERSITY



Dymetri Taylor
President

27/02/2025

Date


[REDACTED] Hugo - Victor Solomon

27 / 02 / 25

Date

APPENDIX A

Students' Society of McGill University as of February 2025

A. Current Association Fees

Fee Name	Amount/semester payable by all members (unless otherwise indicated)	Start Date	End Date	Optoutable
<i>Membership (Base) Fee</i>	A Faculties: \$68.48 FT /\$33.24 PT B Faculties: \$50.31 FT/ \$24.14		None	No
Access Bursary	\$8.50 FT/ \$4.PT	Fall 2016	Winter 2026	Yes
Ambassador Fee	\$4.00	Winter 2019	Fall 2029	Yes
Anti-Violence Fee	\$0.45	Winter 2019	Winter 2026	Yes
Arab Student Network Fee	\$1.00	Winter 2019	Winter 2029	Yes
Black Affairs Fee	\$1.50FT/\$0.75PT	Fall 2022	Winter 2027	Yes
Black Students Network Fee	\$2.00FT/\$1.00PT	Winter 2015	Winter 2029	Yes
Campus Life Fee	\$2.00 FT/\$1.00 PT	Fall 2004	Winter 2029	Yes
Community Engagement Fee (formerly Charity Fee)	\$0.76	Winter 2011	Winter 2025	Yes
Community Solidarity Fee	\$1.00	Winter 2024	Winter 2029	Yes
SSMU Daycare Fee	\$3.00	Fall 2006	Winter 2026	No
ECOLE Project Fee	\$2.00	Fall 2015	Winter 2028	Yes
Environment Fee	\$1.25	Fall 2007	Winter 2028	Yes
Equity Fee	\$0.50	Fall 2016	Fall 2029	Yes
Grocery Fee	\$1.00	Fall 2023	Winter 2028	Yes
Health and Dental Fee	\$195 Health \$150 Dental	Fall 1992	None	Yes

Fee Name	Amount/semester payable by all members (unless otherwise indicated)	Start Date	End Date	Optoutable
Indigenous Equity Fund Fee	\$1.00	Winter 2020	Winter 2025	No
ISRAM Fee	\$1.00	Fall 2023	Winter 2028	Yes
Keepme.Safe	\$2.75	Fall 2020	Winter 2029	No
Legal Essentials Fee	\$30.00 full-year access / \$20.00 partial year access	Fall 2023	Winter 2029	Yes
Library Improvement Fund	\$8.50 FT/\$4.25 PT	Fall 2004	Winter 2029	Yes
Menstrual Hygiene Products Fee	\$0.90	Winter 2017	Winter 2025	No
Mental Health Fee	\$0.75	Fall 2016	Winter 2026	No
Midnight Kitchen	\$8.00	Winter 2017	Winter 2028	Yes
Muslim Students Association Fee	\$1.55	Fall 2021	Winter 2028	Yes
MUSTBUS Fee	\$4.00	Fall 2022	Winter 2029	Yes
Plate Club Fee	\$0.14	Winter 2018	Winter 2028	Yes
Queer Equity Support Fee	\$2,41	Winter 2022	Winter 2027	No
Referral Services Fee	\$6.03	Fall 2006	Winter 2028	Yes
Safety Network Fee	\$7.15	Winter 2016	Winter 2029	No
Student Academic Support Services Fee	\$1.60	Winter 2020	Winter 2029	Yes
Student Nutrition Accessibility Club Fee	\$1.30	Fall 2024	Winter 2029	Yes
Student Rights Fee	\$0.25	Fall 2024	Winter 2029	Yes
Student Services Ancillary Fee	\$153.19	Fall 2029	None	No
Student Space Fund Fee	\$1.00	Fall 2019	Winter 2028	Yes
Student Support Fee	\$9.70	Fall 2022	Winter 2029	Yes

Fee Name	Amount/semester payable by all members (unless otherwise indicated)	Start Date	End Date	Optoutable
Sustainability Projects Fund Fee	\$0.55/credit/student/semester up to 15 credits	Winter 2010	Winter 2028	No
SSMU University Centre Fee	\$7.19FT/\$3.59 PT	201409	202101	No
SSMU TVM Fee	\$1.50FT/\$0.90PT	Fall 2010	Winter 2025	Yes
University Centre Fee	\$8.02FT/\$4.01PT, indexed at 5.6%/year	Fall 2014	Winter 2026	No
UTILE	\$6.53	Fall 2020	Winter 2025	No
Virtual Health Services Fee	\$44.85	Fall 2022	Winter 2027	Yes
McGill Writing Centre Ancillary Fee	\$1.50	Fall 2013	Winter 2026	No
WUSC Fee	\$4.00	Fall 2016	Winter 2026	No

B. Current Affiliated Association Fees (NUS, POTUS, SWSA)

Fee Name	Amount/semester payable by all members (unless otherwise indicated)	End Date	Optoutable
NUS Fee	\$20.00FT/\$15.00PT	None	No
NUS 21 st Century Fee	\$5.00FT/\$3.00PT	Winter 2026	No
POTUS Fee	\$8.00FT/\$4.00PT	None	No
SWSA Fee	\$3.00	??	??

APPENDIX B

Annual Administrative Fee Schedule in accordance with Section 2 of this Agreement

Amount of Association Fees Collected	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029
\$0-\$99,999	\$634.68	\$654.99	\$675.95	\$697.58	\$719.90
\$100,000- \$149,999	\$951.50	\$981.95	\$1,013.37	\$1,045.80	\$1,079.27
\$150,000- \$199,999	\$1,270.39	\$1,311.04	\$1,353.00	\$1,396.29	\$1,440.98
\$200,000-\$249,999	\$1,587.22	\$1,638.01	\$1,690.42	\$1,744.52	\$1,800.34
\$250,000 or more	\$2,221.90	\$2,293.00	\$2,366.37	\$2,442.10	\$2,520.24

Rate of increase based on the average base rate of indexation of compulsory institutional fees (FIO) for the past five years, rounded to the nearest dollar. The average increase for the academic years 2020-2022 to 2024-2025 is 3.2%.

APPENDIX C

Documents in accordance with Section 14 of this Agreement

Includes copies of:

- A. Confirmation of Accreditation under Quebec law
- B. Annual *déclaration de mise-à-jour* with the Quebec Enterprise Register 2024
- C. Constitution/By-laws/Internal Regulations
- D. Copy of the Insurance Certificate 2024
- E. Copy of the Audited Financial Statements 2024
- F. A list of current Officers and Board members
- G. Copy of the Association's Approved Logo(s)

A. Confirmation of Accreditation under Quebec law

ACCRÉDITATION

ASSOCIATION ÉTUDIANTE DE L'UNIVERSITÉ MCGILL

et sa version anglaise

STUDENTS' SOCIETY OF MCGILL UNIVERSITY

CONSIDÉRANT QU'une demande d'accréditation fondée sur l'article 10.1 de la *Loi sur l'accréditation et le financement des associations d'élèves ou d'étudiants* (chapitre A-3.01) a été déposée dans les délais requis par l'**Association étudiante de l'Université McGill** à l'égard des étudiants de premier cycle du campus centre-ville de l'Université McGill;

CONSIDÉRANT QUE la requérante est incorporée en vertu de la Partie III de la Loi sur les compagnies (L.R.Q., chapitre C-38);

CONSIDÉRANT QUE la requérante a obtenu, lors d'un vote au scrutin secret, la majorité des voix exprimées par l'ensemble des étudiants de premier cycle du campus concerné, et que cette majorité représente au moins 25 pour cent des étudiants de premier cycle inscrits à cet établissement;

CONSIDÉRANT QUE les étudiants visés par la requête sont des étudiants de premier cycle constituant un groupe distinct d'étudiants au sens de l'article 2.1 de la loi;

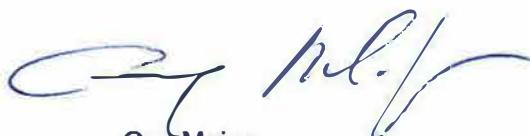
CONSIDÉRANT QUE nonobstant le niveau de leur cycle d'études, les étudiants de l'éducation permanente constituent également un groupe distinct d'étudiants visé par la loi et sont déjà représentés par l'Association des Étudiants de l'Éducation permanente de l'Université McGill, association légalement accréditée;

CONSIDÉRANT QUE le campus centre-ville de l'Université McGill est un établissement d'enseignement au sens du paragraphe 6^e du premier alinéa de l'article 2 de la loi;

CONSIDÉRANT QUE les déclarations contenues dans la demande de la requérante ont été vérifiées et que toutes les conditions prévues dans la loi et les procédures prescrites ont été respectées;

POUR CES MOTIFS et en vertu des pouvoirs qui me sont conférés par le ministre de l'Éducation, j'accorde l'accréditation à l'**Association étudiante de l'Université McGill** et je lui reconnaiss le droit exclusif de représenter l'ensemble des étudiants de premier cycle du campus centre-ville de l'Université McGill auprès des instances de cet établissement, à l'exclusion de ceux du groupe de l'éducation permanente.

Fait à Québec, le 30 avril 2003



Guy Major
Agent d'accréditation

Québec, le 30 avril 2003

Monsieur Martin Doe
Président
Association étudiante de l'Université McGill
Students' Society of McGill University
3600, rue McTavish
Montréal (Québec) H3A 1Y2

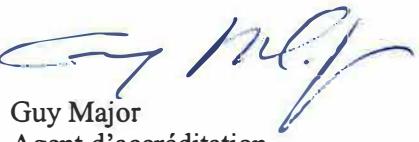
Objet : Demande d'accréditation pour le premier cycle de l'Association étudiante de l'Université McGill

Monsieur le Président,

Suite au scrutin d'accréditation tenu à la session d'hiver 2003 auprès des étudiants de 1^{er} cycle du campus centre-ville de l'Université McGill, j'ai le plaisir d'accéder à votre requête et d'accréditer **l'Association étudiante de l'Université McGill** au sens de l'article 10.1 de la *Loi sur l'accréditation et le financement des associations d'élèves ou d'étudiants (chapitre A-3.01)*. Avec cette accréditation, votre association obtient le droit exclusif de représenter les étudiants et étudiantes de premier cycle du campus centre-ville de l'Université McGill auprès des instances de cet établissement, à l'exclusion de ceux et celles de l'éducation permanente.

Vous trouverez donc, avec la présente, le certificat d'accréditation qui témoigne de la reconnaissance qui vous est désormais accordée en vertu de la loi.

Espérant que le tout vous donnera satisfaction, je vous prie d'agréer, Monsieur le Président, l'expression de mes sentiments les meilleurs.



Guy Major
Agent d'accréditation

p. j.

c. c. Monsieur Bruce M. Shore, doyen des étudiants

B. Annual déclaration de mise-à-jour with the Quebec Enterprise Register 2024



Rechercher une entreprise au registre

État de renseignements d'une personne morale au registre des entreprises

Renseignements en date du 2024-07-30 09:39:40

État des informations

Identification de l'entreprise

Numéro d'entreprise du Québec (NEQ)	1164473952
Nom	ASSOCIATION ÉTUDIANTE DE L'UNIVERSITÉ MCGILL
Version du nom dans une autre langue	STUDENTS' SOCIETY OF MCGILL UNIVERSITY

Adresse du domicile

Adresse	1200-3600 rue McTavish Montréal (Québec) H3A0G3 Canada
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Adresse du domicile élu

Nom de l'entreprise	Association Étudiante de l'Université McGill
Nom de la personne physique	
Nom de famille	Rodrigues
Prénom	Desmond

Adresse	1200-3600 rue McTavish Montréal (Québec) H3A0G3 Canada
---------	--

Immatriculation

Date d'immatriculation	2007-06-01
Statut	Immatriculée
Date de mise à jour du statut	2007-06-01
Date de fin d'existence prévue	Aucune date de fin d'existence n'est déclarée au registre.

Forme juridique

Forme juridique	Personne morale sans but lucratif
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Date de la constitution	2007-06-01 Fusion
Régime constitutif	QUÉBEC : Loi sur les compagnies, Partie 3 (RLRQ, C. C-38)
Régime courant	QUÉBEC : Loi sur les compagnies, Partie 3 (RLRQ, C. C-38)

Dates des mises à jour

Date de mise à jour de l'état de renseignements	2024-04-08
Date de la dernière déclaration de mise à jour annuelle	2023-07-07 2023
Date de fin de la période de production de la déclaration de mise à jour annuelle de 2024	2024-12-01
Date de fin de la période de production de la déclaration de mise à jour annuelle de 2023	2023-12-01

Faillite

L'entreprise n'est pas en faillite.

Fusion, scission et conversion

La personne morale a fait l'objet de fusion(s).

Type	Loi applicable	Date	Nom et domicile de la personne morale	Composante	Résultante
Fusion ordinaire	QUÉBEC : Loi sur les compagnies, Partie 3 (RLRQ, C. C-38)	2007-06-01	CENTRE ÉTUDIANT DE L'UNIVERSITÉ MCGILL 1200-3600 rue McTavish Montréal (Québec) H3A0G3 Canada	1145724283	1164473952
			ASSOCIATION ÉTUDIANTE DE L'UNIVERSITÉ MCGILL 1200-3600 rue McTavish Montréal (Québec) H3A0G3 Canada	1148503122	

Continuation et autre transformation

Aucune continuation ou autre transformation n'a été déclarée.

Liquidation ou dissolution

Aucune intention de liquidation ou de dissolution n'a été déclarée.

Activités économiques et nombre de salariés

1^{er} secteur d'activité

Code d'activité économique (CAE)	9839
Activité	Autres associations professionnelles
Précisions (facultatives)	ASSOCIATION ÉTUDIANTE UNIVERSITAIRE DE PREMIER CYCLE

2^e secteur d'activité

Aucun renseignement n'a été déclaré.

Nombre de salariés

Nombre de salariés au Québec
De 100 à 249
Proportion de salariés qui ne sont pas en mesure de communiquer en français au travail
Non tenue de déclarer cette information

Administrateurs, dirigeants et fondé de pouvoir

Liste des administrateurs

Nom de famille	Ashkir
Prénom	Alexandre
Date du début de la charge	2023-06-01
Date de fin de la charge	
Fonctions actuelles	Président
Adresse du domicile	Adresse non publiable
Adresse professionnelle	1200-3600 rue McTavish Montréal (Québec) H3A0G3 Canada

Nom de famille	Dakdouki
Prénom	Nadia Wasma
Date du début de la charge	2023-06-01
Date de fin de la charge	
Fonctions actuelles	Vice-président
Adresse du domicile	Adresse non publiable
Adresse professionnelle	1200-3600 rue McTavish Montréal (Québec) H3A0G3 Canada

Nom de famille	Katchelewa
Prénom	Sumbu Lalia
Date du début de la charge	2023-06-01
Date de fin de la charge	
Fonctions actuelles	Vice-président
Adresse du domicile	Adresse non publiable
Adresse professionnelle	1200-3600 rue McTavish Montréal (Québec) H3A0G3 Canada

Nom de famille	Gaither
Prénom	Liam
Date du début de la charge	2023-09-07
Date de fin de la charge	
Fonctions actuelles	Vice-président

Adresse du domicile	Adresse non publiable
Adresse professionnelle	1200-3600 rue McTavish Montréal (Québec) H3A0G3 Canada

Nom de famille	Shannon
Prénom	Jacob
Date du début de la charge	2023-11-15
Date de fin de la charge	
Fonctions actuelles	Administrateur
Adresse du domicile	Adresse non publiable
Adresse professionnelle	1200-3600 rue McTavish Montréal (Québec) H3A0G3 Canada

Nom de famille	Halloum
Prénom	Fawaz
Date du début de la charge	2023-11-15
Date de fin de la charge	
Fonctions actuelles	Administrateur
Adresse du domicile	Adresse non publiable
Adresse professionnelle	1200-3600 rue McTavish Montréal (Québec) H3A0G3 Canada

Nom de famille	Léger
Prénom	Jean-Sébastien
Date du début de la charge	2024-02-08
Date de fin de la charge	
Fonctions actuelles	Administrateur
Adresse du domicile	Adresse non publiable
Adresse professionnelle	1200-3600 rue McTavish Montréal (Québec) H3A0G3 Canada

Nom de famille	Bergeron
Prénom	Eliot
Date du début de la charge	2024-02-08
Date de fin de la charge	
Fonctions actuelles	Administrateur
Adresse du domicile	Adresse non publiable
Adresse professionnelle	1200-3600 rue McTavish Montréal (Québec) H3A0G3 Canada

Nom de famille	Qureshi
Prénom	Elina
Date du début de la charge	2024-02-08
Date de fin de la charge	

Fonctions actuelles	Administrateur
Adresse du domicile	Adresse non publiable
Adresse professionnelle	1200-3600 rue McTavish Montréal (Québec) H3A0G3 Canada

Dirigeants non membres du conseil d'administration

Aucun dirigeant non membre du conseil d'administration n'a été déclaré.

Fondé de pouvoir

Aucun fondé de pouvoir n'a été déclaré.

Administrateurs du bien d'autrui

Aucun administrateur du bien d'autrui n'a été déclaré.

Établissements

Aucun établissement n'a été déclaré.

Documents en traitement

Aucun document n'est actuellement traité par le Registraire des entreprises.

Index des documents

Documents conservés

Type de document	Date de dépôt au registre
Déclaration de mise à jour courante	2024-04-08
Déclaration de mise à jour courante	2023-11-28
Déclaration de mise à jour courante	2023-10-04
DÉCLARATION DE MISE À JOUR ANNUELLE 2023	2023-07-07
Déclaration de mise à jour courante	2023-01-16
DÉCLARATION DE MISE À JOUR ANNUELLE 2022	2022-11-29
Déclaration de mise à jour courante	2022-06-09
Déclaration de mise à jour courante	2022-05-05
Déclaration de mise à jour courante	2022-02-28
Déclaration de mise à jour courante	2021-11-25
DÉCLARATION DE MISE À JOUR ANNUELLE 2021	2021-10-07
Déclaration de mise à jour courante	2021-06-30
Déclaration de mise à jour courante	2021-06-08
DÉCLARATION DE MISE À JOUR ANNUELLE 2020	2020-12-01
Déclaration de mise à jour courante	2020-11-23
Déclaration de mise à jour courante	2020-06-26
Déclaration de mise à jour courante	2020-03-03
Déclaration de mise à jour courante	2019-11-18
Déclaration de mise à jour courante	2019-09-25
Déclaration de mise à jour courante	2019-09-19
Déclaration de mise à jour courante	2019-08-26
DÉCLARATION DE MISE À JOUR ANNUELLE 2019	2019-07-31

Type de document	Date de dépôt au registre
Déclaration de mise à jour courante	2019-02-25
Déclaration de mise à jour courante	2018-11-22
Déclaration de mise à jour courante	2018-11-06
Déclaration de mise à jour courante	2018-08-27
Déclaration de mise à jour courante	2018-07-16
Déclaration de mise à jour courante	2018-06-05
DÉCLARATION DE MISE À JOUR ANNUELLE 2018	2018-06-04
Déclaration de mise à jour courante	2018-02-05
Déclaration de mise à jour courante	2018-02-02
Déclaration de mise à jour de correction	2018-01-18
Déclaration initiale	2018-01-18
Déclaration de mise à jour courante	2017-11-22
Déclaration de mise à jour courante	2017-10-11
Déclaration de mise à jour courante	2017-09-18
Déclaration de mise à jour courante	2017-09-07
Déclaration de mise à jour courante	2017-08-16
DÉCLARATION DE MISE À JOUR ANNUELLE 2017	2017-06-27
Déclaration de mise à jour courante	2017-06-05
Déclaration de mise à jour courante	2017-03-16
Déclaration de mise à jour courante	2017-03-01
Déclaration de mise à jour courante	2016-11-25
Déclaration de mise à jour courante	2016-09-19
DÉCLARATION DE MISE À JOUR ANNUELLE 2016	2016-06-06
Déclaration de mise à jour courante	2016-03-07
DÉCLARATION DE MISE À JOUR ANNUELLE 2015	2015-07-13
Déclaration de mise à jour courante	2014-11-24
DÉCLARATION DE MISE À JOUR ANNUELLE 2014	2014-07-10
Déclaration de mise à jour courante	2013-12-12
DÉCLARATION DE MISE À JOUR ANNUELLE 2013	2013-11-15
Déclaration de mise à jour courante	2013-03-19
Déclaration de mise à jour courante	2012-11-20
DÉCLARATION DE MISE À JOUR ANNUELLE 2012	2012-06-18
Déclaration de mise à jour courante	2012-04-02
Déclaration de mise à jour courante	2012-01-24
Déclaration de mise à jour courante	2012-01-24
Déclaration de mise à jour courante	2011-11-09
DÉCLARATION DE MISE À JOUR ANNUELLE 2011	2011-10-05
Déclaration annuelle 2010	2011-01-17
Changement du nombre d'administrateurs	2011-01-13
Déclaration annuelle 2009	2010-02-18
Déclaration annuelle 2008	2010-02-18
Déclaration modificative	2009-11-05
Avis de défaut	2009-04-07
Déclaration modificative	2009-02-02
Déclaration modificative	2008-12-03
Déclaration modificative	2007-12-20
Lettres patentes de fusion	2007-06-01

Index des noms

Date de mise à jour de l'index des noms	2018-01-18
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Nom

Nom	Versions du nom dans une autre langue	Date de déclaration du nom	Date de déclaration du retrait du nom	Situation
ASSOCIATION ÉTUDIANTE DE L'UNIVERSITÉ MCGILL	STUDENTS' SOCIETY OF MCGILL UNIVERSITY	2007-06-01		En vigueur

Autres noms utilisés au Québec

Aucun autre nom utilisé au Québec n'a été déclaré.

Québec 

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C. Constitution/By-laws/Internal Regulations

Internal Regulations	Date Amended
<u>Elections and Referenda</u>	January 16, 2025
<u>Finances</u>	October 10, 2024
<u>Governance</u>	May 2, 2024
<u>Representation and Advocacy</u>	January 16, 2025
<u>Student Groups</u>	January 16, 2025
<u>Sustainability and Operations</u>	November 11, 2024

D. Copy of the Insurance Certificate 2024



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

McGill University OR The Royal Institution for the Advancement of Learning

845 Sherbrooke St W

Montréal

QC

POSTAL CODE H3A 0G4

STUDENTS' SOCIETY OF MCGILL UNIVERSITY

1200-3600 rue McTavish

2. INSURED'S FULL NAME AND MAILING ADDRESS

Student Association

QC

POSTAL CODE H3A 0G3

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

Student Association

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	Ecclesiastical Insurance Office MEM-Q-012442-0001	2024/06/01	2025/06/01	COMMERCIAL GENERAL LIABILITY BODILY INJURY AND PROPERTY DAMAGE LIABILITY - GENERAL AGGREGATE		\$3,000,000
<input type="checkbox"/> CLAIMS MADE OR <input checked="" type="checkbox"/> OCCURRENCE				- EACH OCCURRENCE	\$2,500	\$3,000,000
<input checked="" type="checkbox"/> PRODUCTS AND / OR COMPLETED OPERATIONS				PRODUCTS AND COMPLETED OPERATIONS AGGREGATE		\$3,000,000
<input type="checkbox"/> EMPLOYER'S LIABILITY				<input type="checkbox"/> PERSONAL INJURY LIABILITY OR		\$3,000,000
<input type="checkbox"/> CROSS LIABILITY				<input checked="" type="checkbox"/> PERSONAL AND ADVERTISING INJURY LIABILITY		
<input type="checkbox"/> WAIVER OF SUBROGATION				MEDICAL PAYMENTS		\$25,000
<input checked="" type="checkbox"/> TENANTS LEGAL LIABILITY				TENANTS LEGAL LIABILITY	\$2,500	\$1,000,000
<input type="checkbox"/> POLLUTION LIABILITY EXTENSION				POLLUTION LIABILITY EXTENSION		
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/> NON-OWNED AUTOMOBILES				NON-OWNED AUTOMOBILES		
<input type="checkbox"/> HIRED AUTOMOBILES				HIRED AUTOMOBILES		
AUTOMOBILE LIABILITY				BODILY INJURY AND PROPERTY DAMAGE COMBINED		
<input type="checkbox"/> DESCRIBED AUTOMOBILES				BODILY INJURY (PER PERSON)		
<input type="checkbox"/> ALL OWNED AUTOMOBILES				BODILY INJURY (PER ACCIDENT)		
<input type="checkbox"/> LEASED AUTOMOBILES **				PROPERTY DAMAGE		
** ALL AUTOMOBILES LEASED IN EXCESS OF 30 DAYS WHERE THE INSURED IS REQUIRED TO PROVIDE INSURANCE						
EXCESS LIABILITY				EACH OCCURRENCE		
<input type="checkbox"/> UMBRELLA FORM				AGGREGATE		
<input type="checkbox"/>						
OTHER LIABILITY (SPECIFY)						
<input type="checkbox"/>						
<input type="checkbox"/>						

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

HUB International Québec limitée

1010 rue Sherbrooke Ouest, #2510

Montréal

QC

POSTAL CODE H3A2R7

7. ADDITIONAL INSURED NAME AND MAILING ADDRESS

(Commercial General Liability- but only with respect to the operations of the Named Insured)

McGill University OR The Royal Institution for the Advancement of Learning

845 Sherbrooke St W

BROKER CLIENT ID:

Montréal

QC

POSTAL CODE H3A 0G4

8. CERTIFICATE AUTHORIZATION

ISSUER HUB International Québec Limitée

CONTACT NUMBER(S)

TYPE Téléphone NO. 514 787-7175

TYPE NO.

AUTHORIZED REPRESENTATIVE Karl Gagnon

TYPE NO.

TYPE NO.

SIGNATURE OF
AUTHORIZED REPRESENTATIVE *Karl Gagnon*

DATE 2024/07/31

EMAIL ADDRESS Karl.gagnon@hubinternational.com

Students' Society of McGill University

3600 Rue McTavish , Montréal , QC , H3A 0G3

Policy No.: 8620382-02

Policy Period:

From: 12:01 A.M. on June 01, 2024
To: 12:01 A.M. on June 01, 2025
Local time at the Policyholder address

Contact to report a claim:

Zurich, Claims Department
Attn: New Claims
100 King Street West, Suite 5500
P.O. Box 290,
Toronto, ON M5X 1C9

Email: claims@zurich.com
Telephone: (866) 345-3454
Fax: (877) 977-8077





Not-For-Profit Select Insurance Policy Declarations

Zurich Insurance Company Ltd Hereinafter called the Underwriter – Head Office for Canada – Toronto

Throughout this policy the word “Underwriter” refers to Zurich Insurance Company Ltd.

THE LIABILITY COVERAGE PARTS, IF PURCHASED, ARE ON A CLAIMS MADE AND REPORTED BASIS AND COVER ONLY CLAIMS FIRST MADE AGAINST THE INSUREDS DURING THE POLICY PERIOD OR THE EXTENDED REPORTING PERIOD OR RUN-OFF COVERAGE PERIOD, IF EXERCISED, AND REPORTED TO THE UNDERWRITER AS REQUIRED BY THIS POLICY. WHERE LEGALLY PERMISSIBLE THE LIMITS OF LIABILITY AND ANY RETENTION SHALL BE REDUCED BY AMOUNTS INCURRED AS DEFENCE COSTS.

PLEASE READ THIS POLICY CAREFULLY.

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

Policy Number: 8620382-02

Declarations

Item 1. Policyholder and Mailing Address:

Students' Society of McGill University

3600 Rue McTavish Montréal , QC , H3A 0G3

Item 2. Combined Aggregate Limit of Liability: \$1,000,000 CAD All **Loss** under all Coverage Parts, combined, other than the Crime Coverage Part.

Item 3. Policy Period: From: 12:01 A.M. on June 01, 2024 To: 12:01 A.M. on June 01, 2025
Local time at the address shown in Item 1.

Item 4. A. **Extended Reporting Period:** 1. Additional Premium: **150%** of Annual Premium
2. Additional Period: **365** Days

B. **Run-Off Coverage Period:** 1. Additional Premium: **150%** of Annual Premium
2. Additional Period: **1** Days

Item 5. Notice to the Underwriter:

A. Address for Notice of **Claim**, Potential **Claim** or **Coverage Event**:

Attn: Zurich Insurance Company Ltd
Fax: (416) 348-1222
First Canadian Place
100 King Street West

B. Address for All Other Notices:

Attn: Zurich Insurance Company Ltd
First Canadian Place
100 King Street West
P.O. Box 290

Item 6. Coverage Schedule:

This policy includes only those Coverage Parts or coverages designated below by "X" as purchased. If a Coverage Part or coverage is not expressly designated as purchased, this policy does not include such Coverage Part or coverage.

Coverage Part	Purchased/ Granted	Coverage Part Limit of Liability	Retention ¹	Pending or Prior Date
A. Management and Company Liability				
1. Insuring Clause A Insured Person Liability	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			March 29, 2022
2. Insuring Clause B Company Reimbursement	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$1,000,000 CAD Aggregate Limit of Liability	\$50,000 CAD Each Claim	March 29, 2022
3. Insuring Clause C Company Liability	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			Not Applicable
4. Insuring Clause D Retired Independent Directors Liability	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	N/A Each Retired Independent Director for All Claims , subject to N/A Aggregate Limit of Liability for All Retired Independent Directors All Claims		
B. Employment Practices Liability	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	N/A Aggregate Limit of Liability	N/A Each Employment Practices Claim	
C. Fiduciary Liability	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	N/A Aggregate Limit of Liability	N/A Each Claim	
D. Crime	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	See Crime Coverage Part Supplemental Declarations		None

¹No Retention shall apply to non-indemnifiable **Loss** incurred by **Insured Persons** under any **Liability Coverage Part** except as required by federal, provincial, territorial, or municipal law.

Liability Coverage Parts which share Limit of Liability:

- A. Management and Entity Liability
- B. Employment Practices Liability
- C. Fiduciary Liability
- D. None

Item 7. Additional Limit of Liability for Defence Costs: \$0 CAD

Item 8. Premium \$68,000 CAD

Item 9. Endorsement(s) Effective at Inception

#	Form Number	Edition Date	Coverage
-	ZC-NPL-D-100-A CW	(04/13b)	Not-For-Profit Select Insurance Policy Declarations
-	ZC-NPL-100-A CW	(04/13)	Not-For-Profit Select Insurance Policy General Terms and Conditions
-	ZC-NPL-120-A CW	(04/13)	Not-For-Profit Select Insurance Policy Management and Entity Liability Coverage Part
-	ZC 6300 U	(01/22)	Statutory Conditions, General Conditions and Other Conditions
-	ZC 13001 U	(06/15)	Trade and Economic Sanctions Limitation
-	ZC 13005 U	(01/17)	Quebec Civil Code Amendment Endorsement
-	ZC 10057 U	(11/14)	Language Provision/Clause Sur La Langue
1	ZC-NPL-861-A CW	(02/16)	Professional Liability Exclusion (Any Business Activity)
2	ZC-ML-603-A CW	(08/14)	Reliance Upon Other Insurer's Application
3	ZC-NPL-873-A CW	(02/16)	Wage and Hour Exclusion
4	ZC-NPL-800-A CW	(02/16)	Absolute Bodily Injury and Property Damage Exclusion
5	ZC-NPL-802-A CW	(02/16)	Accreditation Exclusion
6	ZC-NPL-258-A CW	(08/14)	Sexual Abuse/Harassment Exclusion
7	ZC-NPL-801-A CW	(02/16)	Absolute Breach of Contract Exclusion
8	ZC-NPL-232-A CW	(08/14)	Specific Individual Organization Exclusion Endorsement
9	ZC-NPL-10293-A CW	(02/16)	Specific Claim/Litigation Exclusion
10	ZC-NPL-231-A CW	(08/14)	Prior Acts Exclusion
11	ZC-NPL-MANU	(03/22)	Insuring Clauses B, C, and D Deleted
12	ZC-NPL-MANU	(03/22)	Libel and Slander Exclusion Added
13	ZC-NPL-MANU	(02/16)	Physical or Sexual Abuse Exclusion

In witness whereof, the Underwriter has caused this policy to be signed by its Head of Underwriting, Canada


Head of Underwriting, Canada

Professional Liability Exclusion (Any Business Activity)

Endorsement # 1

Policyholder	Students' Society of McGill University		
Policy Number	8620382-02	Effective Date of Endorsement	June 01, 2024
Effective Date of Policy	June 01, 2024	Expiry Date of Policy	June 01, 2025
Additional Premium	N/A	Return Premium	N/A

This endorsement changes the policy. Please read it carefully.

This endorsement modifies insurance provided under:

Not-For-Profit Select Insurance Policy

- Management and Entity Liability Coverage Part

It is agreed that:

- I. Subsection IV.L.4 is deleted in its entirety.
- II. The following is added before the last paragraph in Section IV EXCLUSIONS:

The Underwriter shall not be liable under this Coverage Part for **Loss** on account of, and shall not be obligated to defend, any **Claim** made against any **Insured** based upon, arising out of or attributable to the rendering or failure to render any professional services or any errors or omissions alleged with respect to the rendering or failure to render any professional services for others with respect to any of its business activities, regardless of whether the **Insured** is paid a fee for those services, which includes any business activities in which the **Insured** is engaged;

All other terms and conditions of the policy remain unchanged.

Reliance Upon Other Insurer's Application

Endorsement # 2

Policyholder	Students' Society of McGill University		
Policy Number	8620382-02	Effective Date of Endorsement	June 01, 2024
Effective Date of Policy	June 01, 2024	Expiry Date of Policy	June 01, 2025
Additional Premium	N/A	Return Premium	N/A

This endorsement changes the policy. Please read it carefully.

This endorsement modifies insurance provided under:

Not-For-Profit Select Insurance Company

- General Terms and Conditions

It is agreed that:

General Terms and Conditions is amended as follows:

Subseection II.A. **Application** is amended to include the following:

3. the Comprehensive Corporate Liability Insurance Non Profit Organization or Association application for Intact Insurance, signed by Eric Sader, CFO dated May 04, 2022 and any attachments thereto or supplemental information provided in connection therewith as part of the underwriting process.

Section IX. REPRESENTATIONS, SEVERABILITY, AND NON-RESCINDABLE COVERAGES is amended to include the following:

All declarations, agreements, representations and warranties made in the application referenced in Subsection 3 herein are also made to Zurich Insurance Company Ltd. and, as more fully set forth in Section IX. A. and elsewhere in this policy, have been relied upon by Zurich Insurance Company Ltd. as the basis for this policy. The application referenced in Subsection 3 herein shall be deemed attached to and incorporated into this policy.

All other terms and conditions of the policy remain unchanged.

Wage and Hour Exclusion

Endorsement # 3

Policyholder	Students' Society of McGill University		
Policy Number	8620382-02	Effective Date of Endorsement	June 01, 2024
Effective Date of Policy	June 01, 2024	Expiry Date of Policy	June 01, 2025
Additional Premium	N/A	Return Premium	N/A

This endorsement changes the policy. Please read it carefully.

This endorsement modifies insurance provided under:

Not-For-Profit Select Insurance Policy

- Management and Entity Liability Coverage Part

It is agreed that:

The following is added before the last paragraph in Section IV EXCLUSIONS:

The Underwriter shall not be liable under this Coverage Part for **Loss** on account of, and shall not be obligated to defend, any **Claim** made against any **Insured** based upon, arising out of, or attributable to any actual or alleged violation of the responsibilities, obligations or duties imposed by the Employment Equity Act (S.C. 1995, c. 44), as amended, the Employment Standards Act, 2000, as amended, the Equal Pay Act (U.S.) as amended, the Canada Labour Standards Regulations (C.R.C., c. 986), as amended, the Fair Labor Standards Act (U.S.) or any similar federal, provincial, territorial, municipal or state equivalent and any other law concerning wage and hour practices, including but not limited to any **Claim** for off-the-clock work, failure to provide rest or meal periods, failure to reimburse expenses, improper classification of employees, including but not limited to misclassification as exempt or non-exempt, failure to timely pay wages, conversions, unjust enrichment, or unfair business practices;

All other terms and conditions of the policy remain unchanged.



Absolute Bodily Injury and Property Damage Exclusion

Endorsement # 4

Policyholder	Students' Society of McGill University		
Policy Number	8620382-02	Effective Date of Endorsement	June 01, 2024
Effective Date of Policy	June 01, 2024	Expiry Date of Policy	June 01, 2025
Additional Premium	N/A	Return Premium	N/A

This endorsement changes the policy. Please read it carefully.

This endorsement modifies insurance provided under:

Not-For-Profit Select Insurance Policy

- Management and Entity Liability Coverage Part
- Employment Practices Liability Coverage Part
- Fiduciary Liability Coverage Part

It is agreed that:

Solely with respect to the **Liability Coverage Parts** purchased and selected above:

- I. Subsection IV.F in the Management and Entity Liability Coverage Part is replaced with the following:

based upon, arising out of or attributable to any bodily injury, mental anguish, emotional distress, sickness, disease or death of any person or damage to or destruction of any tangible property including loss of use thereof; provided this exclusion shall not apply to any allegation of mental anguish or emotional distress in a **Claim** against **Insured Persons for Personal Injury**;

- II. Subsection IV.D in the Employment Practices Liability Coverage Part replaced with the following:

based upon, arising out of or attributable to any bodily injury, sickness, disease or death of any person or damage to or destruction of any tangible property including loss of use thereof; provided this exclusion shall not apply to any **Claim** for emotional distress, mental anguish or humiliation;

III. Subsection III.C in the Fiduciary Liability Coverage Part is replaced with the following:

based upon, arising out of or attributable to any bodily injury, mental anguish, emotional distress, sickness, disease or death of any person or damage to or destruction of any tangible property including loss of use thereof; provided this exclusion shall not apply to any **Defence Cost** on account of a **Claim** for emotional distress or mental anguish;

All other terms and conditions of the policy remain unchanged.

Accreditation Exclusion

Endorsement # 5

Policyholder	Students' Society of McGill University		
Policy Number	8620382-02	Effective Date of Endorsement	June 01, 2024
Effective Date of Policy	June 01, 2024	Expiry Date of Policy	June 01, 2025
Additional Premium	N/A	Return Premium	N/A

This endorsement changes the policy. Please read it carefully.

This endorsement modifies insurance provided under:

Not-For-Profit Select Insurance Policy

- Management and Entity Liability Coverage Part

It is agreed that:

- I. The following Definition is added to Section III:

Accreditation shall mean any (i) actual or alleged decision to approve, disapprove, accept, reject, certify, or decertify any person, product, service or entity; or (ii) any actual or alleged determination, setting or requirement of any standard, specification, or code of ethics or behavior for any person, product, service or entity; or both (i) and (ii).

- II. The following is added before the last paragraph in Section IV EXCLUSIONS:

The Underwriter shall not be liable under this Coverage Part for **Loss** on account of, and shall not be obligated to defend, any **Claim** made against any **Insured** based upon, arising out of or attributable to any actual or alleged **Accreditation**;

All other terms and conditions of the policy remain unchanged.

Sexual Abuse/Harassment Exclusion

Endorsement # 6

Policyholder	Students' Society of McGill University		
Policy Number	8620382-02	Effective Date of Endorsement	June 01, 2024
Effective Date of Policy	June 01, 2024	Expiry Date of Policy	June 01, 2025
Additional Premium	N/A	Return Premium	N/A

This endorsement changes the policy. Please read it carefully.

This endorsement modifies insurance provided under:

Not-For-Profit Select Insurance Policy

- General Terms and Conditions

It is agreed that:

Subsection II.DD. in the General Terms and Conditions is replaced with the following:

Third Party Discrimination Claim means a **Claim**, other than an **Employment Practices Claim**, which is brought and maintained by or on behalf of any natural person (including customers, vendors, service providers and other business invitees) other than an **Insured Person** for an actual or alleged violation of any law or public policy concerning discrimination or harassment; provided this shall not include any such **Claim** based upon, arising out or related to any actual, alleged or attempted verbal or non-verbal act, communication, contact or other similar conduct of sexual discrimination, intimidation, molestation, harassment, abuse or lewdness.

All other terms and conditions of the policy remain unchanged.

Absolute Breach of Contract Exclusion

Endorsement # 7

Policyholder	Students' Society of McGill University		
Policy Number	8620382-02	Effective Date of Endorsement	June 01, 2024
Effective Date of Policy	June 01, 2024	Expiry Date of Policy	June 01, 2025
Additional Premium	N/A	Return Premium	N/A

This endorsement changes the policy. Please read it carefully.

This endorsement modifies insurance provided under:

Not-For-Profit Select Insurance Policy

- Management and Entity Liability Coverage Part
- Employment Practices Liability Coverage Part
- Fiduciary Liability Coverage Part

It is agreed that:

Solely with respect to the **Liability Coverage Parts** purchased and selected above:

I. Section IV EXCLUSIONS of the Management and Entity Liability Coverage Part is amended as follows:

- A. Subsection IV.L.1 is deleted in its entirety.
- B. The following is added before the last paragraph in Section IV:

The Underwriter shall not be liable under this Coverage Part for **Loss** on account of, and shall not be obligated to defend, any **Claim** made against any **Insured** based upon, arising out of or attributable to any actual or alleged liability of the **Insureds** under any written or oral contract or agreement.

II. Section IV EXCLUSIONS of the Employment Practices Liability Coverage Part is amended as follows:

- A. Subsection IV.J.3 is deleted in its entirety.
- B. The following is added before the last paragraph in Section IV:

The Underwriter shall not be liable under this Coverage Part for **Loss** on account of, and shall not be obligated to defend, any **Claim** made against any **Insured** based upon, arising out of or attributable to any amount owing under or assumed by the **Insureds** pursuant to:

1. a written or oral contract; or

2. a written severance obligation of;

the **Insureds**.

III. Subsection III.F in the Fiduciary Liability Coverage Part is replaced with the following:

based upon, arising out of or attributable to any liability of others assumed by the **Insureds** under any oral, written or implied contract or agreement.

All other terms and conditions of the policy remain unchanged.



Specific Individual/Organization Exclusion Endorsement

Endorsement # 8

Policyholder	Students' Society of McGill University		
Policy Number	8620382-02	Effective Date of Endorsement	June 01, 2024
Effective Date of Policy	June 01, 2024	Expiry Date of Policy	June 01, 2025
Additional Premium	N/A	Return Premium	N/A

This endorsement changes the policy. Please read it carefully.

This endorsement modifies insurance provided under:

Not-For-Profit Select Liability Insurance Policy

- Management and Entity Liability Coverage Part
- Employment Practices Liability Coverage Part
- Fiduciary Liability Coverage Part

It is agreed that solely with respect to the **Liability Coverage Parts** purchased and selected above:

The EXCLUSIONS section is amended to add the following:

The Underwriter shall not be liable under this Coverage Part for **Loss** on account of, and shall not be obligated to defend, any **Claim** made against any **Insured** brought or maintained by, against or on behalf of the following individual(s) or organization(s):

1. Declan McCool
2. Claim Number: 500-17-114376-208, Province of Quebec, District of Montreal

All other terms and conditions of the policy remain unchanged.

Specific Claim/Litigation Exclusion

Endorsement # 9

Policyholder	Students' Society of McGill University		
Policy Number	8620382-02	Effective Date of Endorsement	June 01, 2024
Effective Date of Policy	June 01, 2024	Expiry Date of Policy	June 01, 2025
Additional Premium	N/A	Return Premium	N/A

This endorsement changes the policy. Please read it carefully.

This endorsement modifies insurance provided under:

Not-For-Profit Select Insurance Policy

- Management and Entity Liability Coverage Part
- Employment Practices Liability Coverage Part
- Fiduciary Liability Coverage Part

It is agreed that:

The EXCLUSIONS section of each purchased **Liability Coverage Part** selected above is amended to include the following:

The Underwriter shall not be liable for **Loss** on account of any **Claim** made against any **Insured** based upon, arising out of or attributable to the following matter(s), or the same or substantially the same **Wrongful Act, Interrelated Wrongful Acts**, fact, circumstance or situation underlying or alleged therein:

1. Any facts or circumstance relating to Declan McCool
2. Claim Number: 500-17-114376-208, Province of Quebec, District of Montreal

All other terms and conditions of the policy remain unchanged.

Prior Acts Exclusion

Endorsement # 10

Policyholder	Students' Society of McGill University		
Policy Number	8620382-02	Effective Date of Endorsement	June 01, 2024
Effective Date of Policy	June 01, 2024	Expiry Date of Policy	June 01, 2025
Additional Premium	N/A	Return Premium	N/A

This endorsement changes the policy. Please read it carefully.

This endorsement modifies insurance provided under:

Not-For-Profit Select Insurance Policy

- Management and Entity Liability Coverage Part
- Employment Practices Liability Coverage Part
- Fiduciary Liability Coverage Part

It is agreed that solely with respect to the **Liability Coverage Parts** purchased as selected above:

The EXCLUSIONS section is amended to add the following:

The Underwriter shall not be liable under this Coverage Part for **Loss** on account of, and shall not be obligated to defend, any **Claim** made against any **Insured** based upon, arising out of or attributable any **Wrongful Act** or **Interrelated Wrongful Acts** committed, attempted or allegedly committed or attempted in whole or in part prior to March 29, 2022.

All other terms and conditions of the policy remain unchanged.



Insuring Clauses B, C, and D Deleted

Policyholder: Student Society of McGill University

Endorsement Number: 11

To be attached to and form
a part of Policy Number: 8620382-02

Effective Date of Endorsement: June 01, 2024

Policyholder: Student Society of McGill University

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

Not-For-Profit Select Insurance Policy

Management and Entity Liability Coverage Part

It is agreed that:

I. Subsection I.B. ENTITY REIBURSEMENT COVERAGE is deleted.

II. Subsection I.C ENTITY LIABILITY COVERAGE is deleted.

III. Subsection I.D. RETIRED INDEPENDENT DIRECTORS LIABILITY COVERAGE is deleted.

IV. Section II. EXTENSIONS is amended as follows:

A. Subsection II.A. ENVIRONMENTAL MISMANAGEMENT COVERAGE is deleted and replaced with the following:

Subject to this policy's other terms and conditions, coverage under Insuring Clause A for **Claims** against **Insured Persons** includes coverage for any **Environmental Mismanagement Claim**.

B. Subsection II.B. OUTSIDE POSITION COVERAGE is deleted and replaced with the following:

Subject to the other terms and conditions applicable to this Coverage Part, Insuring Clause A includes coverage for **Insured Persons** while serving in an **Outside Position**. Such coverage shall be specifically excess of any indemnification and insurance available from or provided by the **Outside Entity** in which the **Insured Person** serves in the **Outside Position**. Payment by the Underwriter or any affiliate of the Underwriter under another policy as a result of a **Claim** against an **Insured Person** in an **Outside Position** shall reduce, by the amount of such payment, the Underwriter's Limit of Liability under this policy with respect to such **Claim**.

V. Section III. DEFINITIONS is amended as follows:

A. Paragraph III.B.8. is deleted and replaced with the following:

solely with respect to Insuring Clause A, any request, demand or subpoena by a regulatory, administrative, governmental or similar authority to interview, examine or depose an **Insured Person**, or for the production of documents by an **Insured Person**, in his or her capacity as such

B. Subsection III.G is deleted and replaced with the following:

Insureds means the **Insured Persons**.

C. Paragraph III.N. is deleted and replaced with the following:

Wrongful Act means:

1. any error, misstatement, misleading statement, act, omission, neglect, or breach of duty actually or allegedly committed or attempted by any of the **Insured Persons**, individually or otherwise, in their capacity as such, or in an **Outside Position**; or

2. any matter claimed against the **Insured Persons** solely by reason of their serving in such capacity or in an **Outside Position**;

including without limitation an **Anti-Trust Violation**, **Publishers Wrongdoing**, and, solely with respect to Insuring Clause A, **Personal Injury**.

III. Subsection IV.L is deleted.

IV. The last paragraph of Subsection IV. is deleted and replaced with the following:

All headings are for convenience only. This policy shall be interpreted and applied without regard for such headings.

For the purpose of determining the applicability of any Exclusion set forth in this Section IV, the **Wrongful Act** or knowledge of any **Insured Person** shall not be imputed to any other **Insured Person**.

All the terms and conditions of this policy shall remain unchanged.

Libel and Slander Exclusion Added



Policyholder: Student Society of McGill University

Endorsement Number: 12

To be attached to and form
a part of Policy Number: 8620382-02

Effective Date of Endorsement: June 01, 2024

Policyholder: Student Society of McGill University

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

Not-For-Profit Select Insurance Policy

Management and Entity Liability Coverage Part

It is agreed that:

I. Section III.K. is deleted and replaced with the following:

Personal Injury means false arrest, wrongful detention or imprisonment, malicious prosecution, invasion of privacy or wrongful entry or eviction.

II. Section IV. EXCLUSIONS is amended to include prior to the last paragraph of the Section:

based on, arising out of, or attributable to libel, slander, trade libel or disparagement that defames a person or organization or disparages a person's or organization goods, products or services;

All the terms and conditions of this policy shall remain unchanged.



Physical/Sexual Abuse Exclusion

Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Add'l Prem.	Return Prem.
8620382-02	June 01, 2024	June 01, 2025	June 01, 2024	N/A	N/A

Policyholder: Students' Society of McGill University

This endorsement changes the policy. Please read it carefully.

This endorsement modifies insurance provided under:

Not-For-Profit Select Insurance Policy

- Management and Entity Liability Coverage Part
- Employment Practices Liability Coverage Part
- Fiduciary Liability Coverage Part

It is agreed that:

Solely with respect to the **Liability Coverage Parts** purchased and selected above:

- I. The following is added before the last paragraph in Section IV EXCLUSIONS in the Management and Entity Liability Coverage Part:

The Underwriter shall not be liable under this Coverage Part for **Loss** on account of, and shall not be obligated to defend, any **Claim** made against any **Insured** based upon, arising out of or attributable to any actual or alleged physical or sexual abuse, molestation, assault or battery.

- II. The following is added before the last paragraph in Section IV EXCLUSIONS in the Employment Practices Liability Coverage Part:

The Underwriter shall not be liable under this Coverage Part for **Loss** on account of, and shall not be obligated to defend, any **Claim** made against any **Insured** based upon, arising out of or attributable to any actual or alleged physical or sexual abuse, molestation, assault or battery.

- III. The following is added before the last paragraph in Section III EXCLUSIONS in the Fiduciary Liability Coverage Part:

The Underwriter shall not be liable under this Coverage Part for **Loss** on account of, and shall not be obligated to defend, any **Claim** made against any **Insured** based upon, arising out of or attributable to any actual or alleged physical or sexual abuse, molestation, assault or battery.

All other terms and conditions of the policy remain unchanged.



Conditions particulières | MEM-P-0124422-0001-CGL

1. Assuré désigné	Students Society of McGill University		
2. Adresse postale	1200-3600 Rue Mctavish Montréal QC, H3A 0G2		
3. Description des affaires	Associations, organisations ou organismes civiques, communautaires ou d'intérêt particulier - domaine médical exclu		
4. Forme juridique	Une société à responsabilité limitée (LLC)		
5. Période d'assurance	Du 1 juin 2024 au 1 juin 2025 00 h 01, heure normale, à l'adresse de l'Assuré désigné ainsi qu'elle est établie ci-dessus		
6. Avis de résiliation	30 jours		
7. Courtier	Hub International Quebec Ltd. 1010 Sherbrooke St.west Montreal QC, H3A 2R7		
8. Prime	18 350 \$		
9. Formulaire de la police	CGL-001-OC-APR23-F		
10. Base de la couverture	Sur base d'événement		
11. Limite(s)			
Garantie	Limite de la garantie		
Responsabilité civile pour dommages corporels et dommages matériels - chaque événement	3 000 000 \$		
Responsabilité civile pour préjudice personnel et préjudice imputable à la publicité	3 000 000 \$		
Frais médicaux	25 000 \$		
Responsabilité locative	1 000 000 \$		
12. Franchise(s)			
Type	Base	Montant	
Responsabilité civile pour dommages corporels et dommages matériels	par événement	1 000 \$	
Responsabilité locative	par événement	1 000 \$	
13. Limite de couverture globale générale	5 000 000 \$		
14. Limite globale pour Risque Produits/Après travaux	3 000 000 \$		

Pour les fins de la Loi sur les sociétés d'assurance (Canada), ce document a été émis dans le cadre des affaires en assurance au Canada de la Société des Assurances Ecclésiastiques.

Agente principale pour le Canada

CETTE POLICE CONTIENT DES DISPOSITIONS QUI PEUVENT LIMITER LE MONTANT PAYABLE



15. Avenant(s)

N° Nom

1 Absence de cumul des montants de l'avenant

2 Exclusion applicable aux participants à des activités athlétiques ou sportives

3 Extension de la garantie aux services de conseil

Limite de garantie par événement: 1 000 000 \$

Limite de garantie globale: 1 000 000 \$

4 Exclusion des pandémies et épidémies

5 Avenant relative à l'indemnisation volontaire des employés et des travailleurs bénévoles



Se rattachant à la police
Assuré désigné

MEM-P-0124422-0001-CGL
Students Society of McGill University

Date d'entrée en vigueur **1 juin 2024**

Date d'expiration: **1 juin 2025**

Ce qui suit est ajouté au **CHAPITRE 4 – DISPOSITIONS GÉNÉRALES DE L'ASSURANCE DE LA RESPONSABILITÉ CIVILE GÉNÉRALE DES ENTREPRISES**:

16. Absence de cumul des Limites de garantie

Si la présente police d'assurance et toute autre assurance ou police émise par nous, ou toute société qui est notre affiliée, s'appliquent à un **sinistre**, à une **poursuite** ou à une réclamation, notre limite de garantie maximale en vertu de toutes les assurances ou polices ne dépassera pas la limite de garantie prévue à l'assurance ou à la police qui prévoit la limite de garantie applicable la plus élevée parmi toutes ces assurances ou polices. En aucun cas une limite de garantie en vertu de la présente police d'assurance n'interviendra en complément ni ne sera ajoutée pour augmenter la limite de garantie en vertu de toute autre assurance ou police qui vous a été émise par nous ou par toute société qui est notre affiliée.

Cette disposition ne s'applique pas à l'assurance ou à la police qui vous est émise par nous, ou par toute société qui est notre affiliée, qui intervient expressément à titre d'assurance complémentaire à la présente police d'assurance.

Sauf stipulation contraire dans le présent avenant, toutes les modalités, conditions, limitations et exclusions de la police sont pleinement en vigueur.

Avenant 2

Exclusion applicable aux participants à des activités athlétiques ou sportives



Se rattachant à la police

MEM-P-0124422-0001-CGL

Assuré désigné

Students Society of McGill University

Date d'entrée en vigueur

1 juin 2024

Date d'expiration: **1 juin 2025**

Cet avenant modifie l'assurance accordée par la Police d'assurance de la responsabilité civile des entreprises.

L'exclusion supplémentaire suivante est ajoutée à la clause b. Exclusions sous le Chapitre 1, Garantie A. Responsabilité civile pour dommages corporels et dommages matériels :

Cette assurance ne s'applique pas aux **dommages corporels** subis par une personne lorsqu'elle s'entraîne ou participe à un entraînement physique, un sport, une activité athlétique ou une compétition ou une démonstration, ou agit à titre d'entraîneur à l'occasion de telles activités.

Sauf stipulation contraire dans le présent avenant, toutes les modalités, conditions, limitations et exclusions de la police sont pleinement en vigueur.



Se rattachant à la police **MEM-P-0124422-0001-CGL**
Assuré désigné **Students Society of McGill University**

Date d'entrée en vigueur **1 juin 2024** Date d'expiration: **1 juin 2025**

Cet avenant modifie l'assurance accordée par la Police d'assurance de la responsabilité civile des entreprises.

1. La Garantie A. Responsabilité civile pour dommages corporels et dommages matériels est élargie pour couvrir les sommes que l'assuré devient légalement tenu de payer à titre de **dommages-intérêts compensatoires** en raison d'un **dommage corporel** ou d'un **dommage matériel** découlant de la prestation ou de l'absence de prestation, pendant la **période d'assurance**, de **services de conseil** dans le cadre de votre exploitation d'une institution religieuse, d'un organisme de bienfaisance ou d'un établissement d'enseignement.
2. L'Exclusion des services professionnels (**CHAPITRE 1 – GARANTIES**, Garantie A., Clause b. Exclusions, paragraphe 14) ne s'applique pas aux activités mentionnées à l'article 1. ci-dessus.
3. **Limites de garantie :**

Notre responsabilité maximale pour chaque sinistre et pour l'ensemble des sinistres par période d'assurance en vertu du présent avenant ne peut excéder la limite indiquée aux **Conditions particulières**.

La limite par **événement** applicable à la présente extension est indiquée aux **Conditions particulières** du présent avenant et fait partie de la Limite par événement décrite au paragraphe 4 du **CHAPITRE 3 – LIMITES DE LA GARANTIE ET FRANCHISES**, sans s'y ajouter. La Limite de garantie globale applicable au présent avenant est indiquée aux **Conditions particulières** et fait partie de la Limite de garantie globale générale décrite au paragraphe 2 du **CHAPITRE 3 – LIMITES DE LA GARANTIE ET FRANCHISES**, sans s'y ajouter.

4. **Définition supplémentaire**

Lorsqu'il est utilisé dans le présent avenant, le terme **services de conseil** désigne le soin et le ministère fournis de façon gratuite, informelle et non structurée, relatifs à une préoccupation particulière d'une personne qui demande l'aide de l'institution religieuse, de l'organisme de bienfaisance ou de l'établissement d'enseignement, par les personnes qui, en raison de leur fonction ou de leur formation, sont qualifiées pour avoir l'autorité reconnue de fournir cette instruction, cette orientation ou ces conseils.

Sauf stipulation contraire dans le présent avenant, toutes les modalités, conditions, limitations et exclusions de la police sont pleinement en vigueur.



Se rattachant à la police

MEM-P-0124422-0001-CGL

Assuré désigné

Students Society of McGill UniversityDate d'entrée en vigueur **1 juin 2024**Date d'expiration: **1 juin 2025**

Cet avenant modifie l'assurance accordée par la Police d'assurance de la responsabilité civile des entreprises

L'exclusion supplémentaire suivante est ajoutée au **CHAPITRE 1 – GARANTIES**, Exclusions communes – Garanties A., B., C. et D. :

Les garanties ne s'appliquent pas à et excluent:

PANDÉMIE OU ÉPIDÉMIE

- 1) Tous les réels ou prétendus pertes, responsabilités, dommages, indemnisations, préjudices, blessures, maladies, maux, décès, frais médicaux, frais de défense (civile ou criminelle), coûts, paiements supplémentaires, frais, sommes, dépenses ou autres montants issus d'une **Maladie transmissible** ou d'une crainte ou d'une menace (réelle ou prétendue) d'une **Maladie transmissible** qui est une **Pandémie ou épidémie**, causés par celles-ci ou auxquels celles-ci ont contribué, ou encore qui en découlent, en résultent ou s'y rapportent de toute autre manière, directement ou indirectement, et sans égard à toute autre cause qui y contribue simultanément ou dans n'importe quel autre ordre.
- 2) Aux fins de la présente exclusion, les pertes, les responsabilités, les dommages, les indemnisations, les préjudices, les blessures, les maladies, les maux, les décès, les frais médicaux, les frais de défense (civile ou criminelle), les coûts, les paiements supplémentaires, les frais, les sommes, les dépenses ou les autres montants comprennent, mais sans s'y limiter, tous frais de nettoyage, de détoxicification, d'élimination, de surveillance ou de dépistage ou de vérification :
 - a) pour une **Maladie transmissible**; ou
 - b) de tout bien assuré en vertu des présentes touché par cette **Maladie transmissible**.
- 3) Dans les présentes, le terme **Maladie transmissible** signifie toute maladie qui peut être transmise au moyen de toute substance ou de tout agent de tout organisme à un autre organisme, lorsque :
 - a) la substance ou l'agent comprend, mais sans s'y limiter, un virus, une bactérie, un parasite, un prion ou tout autre organisme ou toute variation de ceux-ci, qu'ils soient réputés comme vivants ou non; et
 - b) le mode de transmission, que la transmission soit directe ou indirecte, comprend, mais sans s'y limiter, la transmission aérienne ou aérogène, la transmission par liquide biologique, la transmission à partir de ou vers des surfaces ou des objets, des solides, des liquides ou des gaz ou entre organismes; et
 - c) la maladie, la substance ou l'agent peut causer ou risquer de causer des préjudices corporels, des maux, des maladies, la détresse émotionnelle, des dommages à la santé ou au bien-être humain ou animal ou des dommages matériels.
- 4) Dans les présentes, une **Pandémie ou épidémie** signifie toute **Maladie transmissible** que l'Organisation mondiale de la santé (OMS) (ou toute organisation qui lui succède) ou tout organisme, agence, autorité, ou fonctionnaire gouvernemental fédéral, provincial ou territorial canadien, selon le cas :
 - a) reconnaît ou désigne comme une pandémie ou une épidémie; ou
 - b) déclare à ce sujet une urgence de bien-être public, une urgence de santé publique ou un autre type d'urgence ou d'état d'urgence.
- 5) Cette exclusion s'applique à l'ensemble des extensions de garantie, des garanties supplémentaires, des exceptions à toute exclusion et à tout autre octroi de couverture.

Sauf stipulation contraire dans le présent avenant, toutes les modalités, conditions, limitations et exclusions de la police sont pleinement en vigueur.



Se rattachant à la police
Assuré désigné

MEM-P-0124422-0001-CGL
Students Society of McGill University

Date d'entrée en vigueur **1 juin 2024**

Date d'expiration: **1 juin 2025**

En cas de conflit ou de contradiction entre le libellé de la présente Exclusion des pandémies ou épidémies et une modalité ou une condition figurant ailleurs dans la police, le présent avenant a préséance sur cette modalité ou condition.

Sauf stipulation contraire dans le présent avenant, toutes les modalités, conditions, limitations et exclusions de la police d'assurance sont pleinement en vigueur.

Sauf stipulation contraire dans le présent avenant, toutes les modalités, conditions, limitations et exclusions de la police sont pleinement en vigueur.



Cet avenant modifie l'assurance accordée par la Police d'assurance de la responsabilité civile des entreprises.

1. NATURE ET ÉTENDUE DE L'ASSURANCE

Nous convenons de verser volontairement les indemnités indiquées aux présentes à votre **employé** ou en son nom en raison d'un **dommage corporel**, y compris le décès qui en résulte, subi accidentellement par cet **employé** et découlant de son emploi chez vous, que ce **dommage corporel** puisse ou non donner lieu à une responsabilité imposée par la loi à votre égard.

À condition, toutefois, que :

- Si l'**employé** blessé, ou toute personne qui réclame par l'intermédiaire de l'**employé** blessé ou sous sa direction, refuse d'accepter les indemnités d'indemnisation volontaire offertes en vertu des dispositions du paragraphe précédent, nous serons alors autorisés, en tout temps, à notre discrétion et sans préavis, à retirer cette offre de verser les indemnités, auquel cas nous ne serons plus liés par les engagements exprimés dans le paragraphe précédent. Si l'assuré fait l'objet d'une réclamation, d'une demande ou d'une poursuite en dommages-intérêts pour de telles blessures, cette réclamation, cette demande ou cette poursuite sera considérée comme un refus d'accepter les indemnités d'indemnisation volontaire et ce refus annulera entièrement notre engagement à verser ces indemnités d'indemnisation volontaire. Dans ce cas, notre obligation telle qu'elle est exprimée dans les autres parties de la police y faisant référence, sera à votre disposition et sera et restera notre obligation de manière aussi complète que si le présent avenant n'avait pas été souscrit.
- Les indemnités prévues aux présentes ne sont payables que si, au moment de l'accident, l'**employé** exerçait des fonctions entrant dans le cadre des activités mentionnées aux **Conditions particulières**.
- Une quittance complète de toutes les réclamations de cet **employé**, ou de toute personne réclamant par son intermédiaire ou sous sa direction, contre l'assuré soit signée et remise et que tous les droits de cet **employé** ou de cette personne contre toute personne autre que l'assuré nous soient subrogés et cédés en totalité (à l'exclusion de tous les services offerts en vertu de toute loi ou réglementation provinciale ou fédérale applicable en matière d'assurance maladie).
- Nous ne serons en aucun cas responsables en vertu des présentes pour toute réclamation découlant d'une hernie, quelle qu'en soit la cause.
- Nous ne serons en aucune circonstance responsable en vertu des présentes en ce qui concerne toute réclamation découlant d'une guerre, d'une invasion, d'un acte d'un ennemi étranger, d'hostilités (qu'une guerre soit déclarée ou non), d'une guerre civile, d'une rébellion, d'une révolution, d'une insurrection ou d'un pouvoir militaire.

2. DÉFINITIONS

- Aux fins du présent avenant uniquement, le mot **employé** exclut un **travailleur dont les services sont loués** ou un **travailleur temporaire**.
- L'expression **indemnité hebdomadaire** mentionnée dans le présent avenant désigne les deux tiers du salaire hebdomadaire de l'**employé** à la date de l'accident, mais ne peut en aucun cas dépasser la somme de 200 \$ par semaine.

Sauf stipulation contraire dans le présent avenant, toutes les modalités, conditions, limitations et exclusions de la police sont pleinement en vigueur.



3. TABLEAU DES INDEMNITÉS

Article 1 – Perte de vie

En cas de décès résultant d'un tel « dommage corporel » dans une période de 26 semaines suivant la date de l'accident, nous paierons :

- aux personnes à charge de cet **employé** qui étaient entièrement à sa charge, un montant égal à 100 fois l'**indemnité hebdomadaire** en plus des indemnités prévues à l'article 2 jusqu'à la date du décès.
- les frais funéraires réels, sans toutefois dépasser la somme de 2 500 \$.

Article 2 — Incapacité totale temporaire

Si, dans les 14 jours suivant la date de l'accident, un tel **dommage corporel** rend l'**employé** totalement invalide de façon continue et l'empêche d'accomplir toute tâche liée à une profession ou à un emploi, nous verserons une **indemnité hebdomadaire** pour la période d'invalidité ou pour 26 semaines, selon la période la plus courte.

Toutefois, si la durée de cette invalidité est inférieure à six semaines, aucune prestation ne sera versée au titre du présent article pour les sept premiers jours de cette invalidité.

Article 3 — Incapacité totale permanente

Si, dans les 26 semaines suivant la date de l'accident et en conséquence directe de ce « **dommage corporel** », l'**employé** est considéré comme ayant une invalidité permanente et totale, selon des preuves médicales que nous jugeons satisfaisantes, nous verserons, en plus des prestations prévues à l'article 2, une « **indemnité hebdomadaire** » pendant une autre période de 100 semaines.

Article 4 – Indemnités pour mutilation

Si ce **dommage corporel** entraîne, dans les 26 semaines suivant la date de l'accident, une ou plusieurs des incapacités énumérées ci-après dans le Tableau des incapacités, nous verserons une **indemnité hebdomadaire** pour le nombre de semaines indiqué en regard de l'incapacité dans le tableau, en plus des prestations payables en vertu de l'article 2, mais en aucun cas en sus des prestations prévues aux articles 1 et 3.

Le montant total payable en vertu du présent article pour une ou plusieurs incapacités ne doit pas dépasser 100 fois l'**indemnité hebdomadaire**.

Date d'entrée en vigueur **1 juin 2024**Date d'expiration: **1 juin 2025****Tableau des incapacités****Perte ou perte totale irrécupérable de l'usage :****DIVISION A**

1. D'un bras
 - a. au niveau ou au-dessus du coude; ou.....100
 - b. sous le coude; ou.....80
2. De la main au poignet; ou.....80
3. a. D'un pouce*
 - 1) au niveau ou au-dessus de la deuxième articulation phalangienne; ou.....25
 - 2) au-dessous de la deuxième articulation phalangienne, touchant une partie de la deuxième phalange.....18
- b. De l'index*
 - 1) au niveau ou au-dessus de la deuxième articulation phalangienne; ou.....25
 - 2) au niveau ou au-dessus de la troisième articulation phalangienne; ou.....18
 - 3) au-dessous de la troisième articulation phalangienne, touchant une partie de la troisième phalange.....12
- c. De tout autre doigt*
 - 1) au niveau ou au-dessus de la deuxième articulation phalangienne; ou.....15
 - 2) au niveau ou au-dessus de la troisième articulation phalangienne; ou.....8
 - 3) au-dessous de la troisième articulation phalangienne, touchant une partie de la troisième phalange.....5

REMARQUE : Dans le cas d'une combinaison de deux ou plusieurs des incapacités marquées d'un *, le total payable en vertu de la présente division ne peut dépasser 80 fois l'**indemnité hebdomadaire**.



Se rattachant à la police

MEM-P-0124422-0001-CGL

Assuré désigné

Students Society of McGill University

Date d'entrée en vigueur

1 juin 2024Date d'expiration: **1 juin 2025****DIVISION B**

1. D'une jambe
 - a. au niveau ou au-dessus du genou;.....100
 - b. sous le genou; ou.....75
2. Du pied à la cheville; ou.....75
3. a. D'un gros orteil*
 - 1) au niveau ou au-dessus de la deuxième articulation phalangienne; ou.....15
 - 2) au-dessous de la deuxième articulation phalangienne, touchant une partie de la deuxième phalange.....8
- b. De tout autre orteil*
 - 1) au niveau ou au-dessus de la deuxième articulation phalangienne; ou.....10
 - 2) au niveau ou au-dessus de la troisième articulation phalangienne; ou.....5
 - 3) au-dessous de la troisième articulation phalangienne, touchant une partie de la troisième phalange.....3

REMARQUE : Dans le cas d'une combinaison de deux ou plusieurs des incapacités marquées d'un *, le total payable en vertu de la présente division ne peut dépasser 35 fois l'**indemnité hebdomadaire**.

DIVISION C

- a. Un œil; ou.....50
- b. Les deux yeux.....100

DIVISION D

- a. L'audition d'une oreille; ou.....25
- b. L'audition des deux oreilles.....100

Sauf stipulation contraire dans le présent avenant, toutes les modalités, conditions, limitations et exclusions de la police sont pleinement en vigueur.



Article 5 – Frais médicaux, chirurgicaux, dentaires, pharmaceutiques et hospitaliers

Si ce **dommage corporel** nécessite un traitement médical ou chirurgical ou un séjour à l'hôpital, nous paierons en plus de toutes les autres prestations prévues par le présent avenant :

- a. le coût des services médicaux, chirurgicaux, dentaires, pharmaceutiques et hospitaliers nécessaires (à l'exception des parties de ces frais payables ou recouvrables en vertu d'un régime ou d'une loi sur les soins médicaux, chirurgicaux ou hospitaliers ou en vertu de toute autre police ou attestation d'assurance délivrée à une personne ou au bénéfice d'une personne pour laquelle le paiement d'une indemnité est prévu), conformément au barème prévu par la loi sur les accidents du travail de la province ou du territoire où l'accident est survenu pendant une période ne dépassant pas 26 semaines à compter de la date de l'accident; et en outre,
- b. le coût de la fourniture ou du renouvellement raisonnable des appareils prothétiques ou orthopédiques nécessaires pendant une période ne dépassant pas 52 semaines à compter de la date de l'accident.

4. DISPOSITIONS PARTICULIÈRES

Nous avons le droit d'examiner l'« **employé** » blessé lorsque cela est nécessaire et aussi souvent que nécessaire alors que la réclamation est pendante. En cas de décès de l'« **employé** » blessé, nous avons également le droit de faire une autopsie sous réserve de toute loi de la province ou du territoire concernant les autopsies.

Sauf stipulation contraire dans le présent avenant, toutes les modalités, conditions, limitations et exclusions de la police sont pleinement en vigueur.



Conditions particulières | MEM-P-0124422-0001-NOA

1. Assuré désigné	Students Society of McGill University				
2. Adresse postale	1200-3600 Rue Mctavish Montréal QC, H3A 0G2				
3. Description des affaires	Associations, organisations ou organismes civiques, communautaires ou d'intérêt particulier - domaine médical exclu				
4. Période d'assurance	Du 1 juin 2024 au 1 juin 2025 00 h 01, heure normale, à l'adresse de l'Assuré désigné ainsi qu'elle est établie ci-dessus				
5. Avis de résiliation	30 jours				
6. Courtier	Hub International Quebec Ltd. 1010 Sherbrooke St.west Montreal QC, H3A 2R7				
7. Prime	Inclus				
8. Formulaire de la police	F.P.Q. 6				
9. Limite(s)	<table><thead><tr><th>Garantie</th><th>Limite de garantie</th></tr></thead><tbody><tr><td>Responsabilité civile</td><td>1 000 000 \$</td></tr></tbody></table>	Garantie	Limite de garantie	Responsabilité civile	1 000 000 \$
Garantie	Limite de garantie				
Responsabilité civile	1 000 000 \$				

Pour les fins de la Loi sur les sociétés d'assurance (Canada), ce document a été émis dans le cadre des affaires en assurance au Canada de la Société des Assurances Ecclésiastiques.

Agente principale pour le Canada

CETTE POLICE CONTIENT DES DISPOSITIONS QUI PEUVENT LIMITER LE MONTANT PAYABLE



10. Avenant(s)

N° Nom

1 Exclusion de la location de longue durée - F.A.Q. No. 6-99

2 Avenant de responsabilité assumée par contrat - F.A.Q. No. 6-96

3 Responsabilité civile du fait de dommages à des véhicules loués et/ou utilisés en vertu de contrats - F.A.Q. No. 6-94

Limite de garantie par événement: 50 000 \$ Franchise: 1 000 \$



Se rattachant à la police **MEM-P-0124422-0001-NOA**
Assuré désigné **Students Society of McGill University**

Date d'entrée en vigueur **1 juin 2024** Date d'expiration: **1 juin 2025**

Compte tenu de la prime, l'article 3 des Dispositions diverses est remplacé par le texte suivant:

3. **DÉFINITIONS**

- a) **Véhicules loués**, les véhicules terrestres automobiles pris en location:
- i. avec chauffeur
 - ii. par l'Assuré désigné, sans chauffeur pour une période de 30 jours ou moins, utilisés sous le contrôle de l'Assuré, dans le cadre des activités professionnelles déclarées à l'article 3 des Conditions particulières, mais à l'exclusion des véhicules appartenant en tout ou en partie à l'Assuré ou à ses employés, actionnaires, dirigeants, membres, associés ou mandataires, ou immatriculés à leur nom.

Sauf stipulation contraire dans le présent avenant, toutes les modalités, conditions, limitations et exclusions de la police sont pleinement en vigueur.



Se rattachant à la police
Assuré désigné

MEM-P-0124422-0001-NOA
Students Society of McGill University

Date d'entrée en vigueur **1 juin 2024**

Date d'expiration: **1 juin 2025**

Moyennant une prime de tel qu'indiqué aux Conditions particulières de la police, ci-jointes l'exclusion 5 du chapitre A est remplacée par le texte suivant :

- 5) La responsabilité assumée par contrat, sauf dans le cas des contrats désignés au tableau ci-dessous :

Date du contrat : Tel qu'indiqué à l'Assureur

Contractants (autres que l'Assuré) : Tel qu'indiqué à l'Assureur

Sauf stipulation contraire dans le présent avenant, toutes les modalités, conditions, limitations et exclusions de la police sont pleinement en vigueur.

Se rattachant à la police
Assuré désigné**MEM-P-0124422-0001-NOA**
Students Society of McGill UniversityDate d'entrée en vigueur **1 juin 2024**Date d'expiration: **1 juin 2025**

Moyennant la prime stipulée ci-dessous et uniquement dans le cadre des risques auxquels elle s'applique, l'Assureur garantit l'Assuré contre les conséquences pécuniaires de la responsabilité civile contractuelle ou extracontractuelle pouvant incomber à l'Assuré du fait de dommages éprouvés par des véhicules terrestres automobiles, leurs équipements et leurs accessoires, y compris leur disparition, et répondant à la définition des expressions **véhicules loués** ou **véhicules utilisés en vertu de contrats** tel qu'énoncé aux Dispositions diverses du contrat auquel le présent avenant est annexé.

Garanties	Risques	Montants	Franchises	Type de Véhicule	Coût de location	Coût des contrats (approximatif)	Tarif pour (approximatif) 100\$	Montant provisionnel de la prime
Responsabilité civile du fait de dommages éprouvés aux véhicules loués et/ou utilisés en vertu de contrats								
Divisions	1	Tous risques	Tel qu'indiqué aux Conditions particulières de la police, ci-jointes (en supplément des frais, dépens et intérêts)	Tel qu'indiqué aux Conditions particulières de la police, ci-jointes (en supplément des frais, dépens et intérêts)	Tel qu'indiqué à l'Assureur	Tel qu'indiqué à l'Assureur	Tel qu'indiqué à l'Assureur	Inclus Inclus
	2	Collision ou versement aux	Tel qu'indiqué aux Conditions particulières de la police, ci-jointes (en supplément des frais, dépens et intérêts)	Tel qu'indiqué aux Conditions particulières de la police, ci-jointes (en supplément des frais, dépens et intérêts)	Tel qu'indiqué à l'Assureur	Tel qu'indiqué à l'Assureur	Tel qu'indiqué à l'Assureur	Inclus Inclus
	3	Accidents sans collision ni versement	Tel qu'indiqué aux Conditions particulières de la police,	Tel qu'indiqué aux Conditions particulières de la police,	Tel qu'indiqué à l'Assureur	Tel qu'indiqué à l'Assureur	Tel qu'indiqué à l'Assureur	Inclus Inclus

Sauf stipulation contraire dans le présent avenant, toutes les modalités, conditions, limitations et exclusions de la police sont pleinement en vigueur.



Se rattachant à la police

MEM-P-0124422-0001-NOA

Assuré désigné

Students Society of McGill UniversityDate d'entrée en vigueur **1 juin 2024**Date d'expiration: **1 juin 2025**

ci-jointes ci-joints
 (en supplément
 des frais,
 dépens
 et intérêts)

4 Risques spécifiés	Tel qu'indiqué aux Conditions particulières de la police, ci-jointes (en supplément des frais, dépens et intérêts)	Tel qu'indiqué aux Conditions particulières de la police, ci-jointes (en supplément des frais, dépens et intérêts)	Tel qu'indiqué à l'Assureur	Tel qu'indiqué à l'Assureur	Tel qu'indiqué à l'Assureur	Inclus	Inclus
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Division 1 – TOUS RISQUES

Division 2 – COLLISION OU VERSEMENT

Par **collision** on entend notamment la collision avec le sol et celle se produisant entre deux véhicules attelés l'un à l'autre.

Par **versement** on entend le renversement partiel ou complet du véhicule.

Division 3 – ACCIDENTS SANS COLLISION NI VERSEMENT

Sont notamment couverts au titre de la division 3 les dommages occasionnés par les projectiles, les objets qui tombent ou qui volent, l'incendie, le vol, les explosions, les tremblements de terre, les tempêtes de vent, la grêle, la crue des eaux, les actes malveillants, les émeutes ou les mouvements populaires. En outre, la garantie de cette division est étendue aux dommages occasionnés par la collision avec les personnes ou les animaux.

Division 4 – RISQUES SPÉCIFIÉS, à savoir l'incendie, la foudre, le vol ou les tentatives de vol, les explosions, les tremblements de terre, les tempêtes de vent, la grêle, la crue des eaux, les émeutes, les mouvements populaires, l'atterrissement forcé ou la chute de tout ou partie d'appareils de navigation aérienne et l'échouement, la submersion, l'incendie, le déraillement ou la collision de tout véhicule terrestre ou bateau servant à transporter le véhicule assuré.

FRANCHISE

Pour tout sinistre non imputable à la foudre ou à l'incendie, il sera laissé à la charge de l'Assuré la franchise stipulée aux **Conditions particulières**.

EXCLUSIONS

Sont exclus :

- 1) La responsabilité incomptant à l'Assuré désigné en tant que conducteur.
- 2) Les dommages occasionnés :
 - a) aux pneus, ou par une panne, un bris mécanique, la rouille, la corrosion, l'usure normale, le gel ou par les

Sauf stipulation contraire dans le présent avenant, toutes les modalités, conditions, limitations et exclusions de la police sont pleinement en vigueur.

Date d'entrée en vigueur **1 juin 2024**Date d'expiration: **1 juin 2025**

explosions dans les chambres de combustion, sauf en cas de coïncidence avec d'autres dommages couverts par la même garantie ou en cas d'incendie, vol ou actes malveillants couverts par la même garantie;

- b) aux véhicules utilisés sans le consentement de leurs propriétaires;
 - c) au contenu des remorques;
 - d) aux rubans ou accessoires de magnétophone ou aux disques compacts à moins qu'ils ne soient en place sur ou dans un appareil;
 - e) par les bombardements, l'invasion, la guerre civile, l'insurrection, la rébellion, la révolution, la force militaire, l'usurpation de pouvoir, ou par les activités des forces armées engagées dans des hostilités, qu'il y ait ou non déclaration de guerre;
- 3) Des divisions 3 et 4 le vol ayant pour auteur une personne ayant le même domicile que celui de l'Assuré ou employée par celui-ci en tant que préposée à la conduite, à l'entretien, à la réparation, au garage ou au contrôle du bon fonctionnement du véhicule, que ladite personne soit ou non dans l'exercice des fonctions susdites.

GARANTIES SUBSIDIAIRES

- 1) En cas de sinistre couvert au titre du présent avenir, l'Assureur s'engage de plus à régler, pourvu que l'Assuré en soit civilement responsable, les frais d'avarie commune, de sauvetage ainsi que les droits de douane du Canada et des États-Unis d'Amérique.
- 2) À prendre en charge les frais réclamés à l'Assuré par une municipalité en vertu de la Loi sur la fiscalité municipale pour l'utilisation de son service de sécurité incendie à la suite d'une intervention destinée à prévenir ou à combattre l'incendie du véhicule assuré.
- 3) Les Garanties subsidiaires du chapitre A peuvent, le cas échéant, trouver leur application dans le cadre du présent avenir. Les primes provisionnelles sont ajustables au même titre et de la même façon que celles figurant aux articles 5 et 6 des **Conditions particulières**.

Toutes les autres conditions du contrat demeurent inchangées.

Sauf stipulation contraire dans le présent avenir, toutes les modalités, conditions, limitations et exclusions de la police sont pleinement en vigueur.



Conditions particulières | MEM-P-0124422-0001-EMB

1. Assuré désigné	Students Society of McGill University				
2. Adresse postale	1200-3600 Rue Mctavish Montréal QC, H3A 0G2				
3. Description des affaires	Associations, organisations ou organismes civiques, communautaires ou d'intérêt particulier - domaine médical exclu				
4. Forme juridique	Une société à responsabilité limitée (LLC)				
5. Période d'assurance	Du 1 juin 2024 au 1 juin 2025 00 h 01, heure normale, à l'adresse de l'Assuré désigné ainsi qu'elle est établie ci-dessus				
6. Avis de résiliation	30 jours				
7. Courtier	Hub International Quebec Ltd. 1010 Sherbrooke St.west Montreal QC, H3A 2R7				
8. Prime	Inclus				
9. Formulaire de la police	EMB-001-CM-APR23-F				
10. Base de la couverture	Sur base de réclamations présentées				
11. Limite(s)	<table><thead><tr><th>Garantie</th><th>Limite de garantie</th></tr></thead><tbody><tr><td>Erreurs et omissions concernant les prestations aux employés – Chaque réclamation</td><td>1 000 000 \$</td></tr></tbody></table>	Garantie	Limite de garantie	Erreurs et omissions concernant les prestations aux employés – Chaque réclamation	1 000 000 \$
Garantie	Limite de garantie				
Erreurs et omissions concernant les prestations aux employés – Chaque réclamation	1 000 000 \$				
12. Franchise	2 500 \$				
13. Limite globale générale	1 000 000 \$				

Pour les fins de la Loi sur les sociétés d'assurance (Canada), ce document a été émis dans le cadre des affaires en assurance au Canada de la Société des Assurances Ecclésiastiques.

Agente principale pour le Canada

CETTE POLICE CONTIENT DES DISPOSITIONS QUI PEUVENT LIMITER LE MONTANT PAYABLE

UneProtection

Police d'Assurance contre les vols et les détournements



Conditions particulières | MEM-P-0124422-0001-CRI

1. Assuré désigné	Students Society of McGill University																		
2. Adresse postale	1200-3600 Rue Mctavish Montréal QC, H3A 0G2																		
3. Description des affaires	Associations, organisations ou organismes civiques, communautaires ou d'intérêt particulier - domaine médical exclu																		
4. Période d'assurance	Du 1 juin 2024 au 1 juin 2025 00h01 heure normale à l'adresse de l'Assuré désigné ainsi qu'elle est établie ci-dessus																		
5. Avis de résiliation	30 jours																		
6. Courtier	Hub International Quebec Ltd. 1010 Sherbrooke St.west Montreal QC, H3A 2R7																		
7. Prime	150 \$																		
8. Formulaire de la police	CRI-001-CC-APR23-F																		
9. Limite(s)	<table><thead><tr><th>Garantie</th><th>Limite de garantie</th></tr></thead><tbody><tr><td>Malhonnêteté des employés</td><td>25 000 \$</td></tr><tr><td>Pertes à l'intérieur des lieux assurés</td><td>25 000 \$</td></tr><tr><td>Pertes à l'extérieur des lieux assurés</td><td>25 000 \$</td></tr><tr><td>Mandats et billets de banque contrefaçons</td><td>25 000 \$</td></tr><tr><td>Contrefaçon préjudiciable aux déposants</td><td>25 000 \$</td></tr><tr><td>Contrefaçon de carte de crédit</td><td>10 000 \$</td></tr><tr><td>Fraude informatique et fraude en matière de transferts de fonds</td><td>10 000 \$</td></tr><tr><td>Contrefaçon de chèques entrants</td><td>10 000 \$</td></tr></tbody></table>	Garantie	Limite de garantie	Malhonnêteté des employés	25 000 \$	Pertes à l'intérieur des lieux assurés	25 000 \$	Pertes à l'extérieur des lieux assurés	25 000 \$	Mandats et billets de banque contrefaçons	25 000 \$	Contrefaçon préjudiciable aux déposants	25 000 \$	Contrefaçon de carte de crédit	10 000 \$	Fraude informatique et fraude en matière de transferts de fonds	10 000 \$	Contrefaçon de chèques entrants	10 000 \$
Garantie	Limite de garantie																		
Malhonnêteté des employés	25 000 \$																		
Pertes à l'intérieur des lieux assurés	25 000 \$																		
Pertes à l'extérieur des lieux assurés	25 000 \$																		
Mandats et billets de banque contrefaçons	25 000 \$																		
Contrefaçon préjudiciable aux déposants	25 000 \$																		
Contrefaçon de carte de crédit	10 000 \$																		
Fraude informatique et fraude en matière de transferts de fonds	10 000 \$																		
Contrefaçon de chèques entrants	10 000 \$																		
Extension	<table><thead><tr><th></th><th>Limite de garantie</th></tr></thead><tbody><tr><td>Honoraires professionnels</td><td>25 000 \$</td></tr><tr><td>Extension de cautionnement aux tiers</td><td>10 000 \$</td></tr></tbody></table>		Limite de garantie	Honoraires professionnels	25 000 \$	Extension de cautionnement aux tiers	10 000 \$												
	Limite de garantie																		
Honoraires professionnels	25 000 \$																		
Extension de cautionnement aux tiers	10 000 \$																		
10. Franchise	1 000 \$																		

Pour les fins de la Loi sur les sociétés d'assurance (Canada), ce document a été émis dans le cadre des affaires en assurance au Canada de la Société des Assurances Ecclésiastiques.

Agente principale pour le Canada

CETTE POLICE CONTIENT DES DISPOSITIONS QUI PEUVENT LIMITER LE MONTANT PAYABLE



Conditions particulières | MEM-P-0124422-0001-PBE

- | | |
|-----------------------------|--|
| 1. Assuré désigné | Students Society of McGill University |
| 2. Adresse postale | 1200-3600 Rue Mctavish Montréal QC, H3A 0G2 |
| 3. Description des affaires | Associations, organisations ou organismes civiques, communautaires ou d'intérêt particulier - domaine médical exclu |
| 4. Période d'assurance | Du 1 juin 2024 au 1 juin 2025
00h01 heure normale à l'adresse de l'Assuré désigné ainsi qu'elle est établie ci-dessus |
| 5. Avis de résiliation | 30 jours |
| 6. Courtier | Hub International Quebec Ltd.
1010 Sherbrooke St.west Montreal QC, H3A 2R7 |

Pour les fins de la Loi sur les sociétés d'assurance (Canada), ce document a été émis dans le cadre des affaires en assurance au Canada de la Société des Assurances Ecclésiastiques.

Agente principale pour le Canada

CETTE POLICE CONTIENT DES DISPOSITIONS QUI PEUVENT LIMITER LE MONTANT PAYABLE



Conditions particulières | MEM-P-0124422-0001-PBE

Partie 1 A. Bien des entreprises

- | | |
|------------------------------|-----------------------------------|
| 1. Formulaire de la police | PRO-001-DD-APR23-F |
| 2. Prime | 10 558 \$ |
| 3. Lieu(x) assuré(s) | Selon le Tableau des emplacements |
| 4. Limite(s) et franchise(s) | Selon le Tableau des emplacements |
| 5. Co-assurance | Selon le Tableau des emplacements |
| 6. Base de règlement | Selon le Tableau des emplacements |
| 7. Biens assurés | Bâtiment et/ou Contenu |



Conditions particulières | MEM-P-0124422-0001-PBE

Partie 1 B. Extensions pour dommage direct

Chapitre 1 - Biens nouvellement acquis

Chapitre 2 - Extensions

• Comptes clients	Inclus
• Frais de recharge d'un système d'extinction automatique d'incendie	Inclus
• Marques et étiquettes	Inclus
• Dommages aux bâtiments causés par le vol	Inclus
• Frais de préparation de la demande d'indemnité	Inclus
• Dommages au sol causés par les services d'urgence	Inclus
• Expositions/Salons d'artisanat/Concerts	Inclus
• Frais de service d'incendie	Inclus
• Couverture pour serrures et clés	Inclus
• Eau mesurée à l'aide de compteurs	Inclus
• Biens temporairement déplacés / Emplacements non désignés	Inclus
• Documents et dossiers de valeur	Inclus
• Ajouts en cours de construction, modifications, rénovation et réparations	100 000 \$
• Recompense en cas d'incendie criminel, de vol et d'un acte de vandalisme	10 000 \$
• Biens légués	50 000 \$ pour tout legs donné / 5 000 \$ pour tout article unique
• Règlements de construction	Inclus
• Dommages indirects – Sur les lieux assurés	50 000 \$
• Dommages indirects (interruption de service hors des lieux assurés)	100 000 \$
• Gestion de crise	10 000 \$
• Biens donnés	500 \$ pour un article donné / 5 000 \$ pour un lieu assuré
• Bris du matériel de traitement électronique de l'information	25 000 \$
• Mise à niveau environnementale	50 000 \$
• Plantes, arbres, arbustes ou fleurs en croissance	1 500 \$ par article / 25 000 \$
• Couverture temporaire concernant les installations	25 000 \$
• Contenu nouvellement acquis dans les lieux assurés	125 000 \$
• Biens personnels des dirigeants, employés et bénévoles	10 000 \$
• Biens personnels des étudiants	250 \$ par étudiant / 10 000 \$ par événement
• Dépollution et retrait de polluants	25 000 \$
• Voies d'accès, allées, terrains de stationnement privés	25 000 \$
• Biens en cours de transport	autrement que par service de livraison de colis ou par messager 100 000 \$
• Biens en cours de transport	par service de livraison de colis ou par messager 10 000 \$
• Augmentation automatique en cas d'événements spéciaux	125 000 \$

Chapitre 3 – Améliorations

500 000 \$

• Pierres tombales, monuments, stèles funéraires, cryptes – Emplacements désignés	Inclus
• Pierres tombales, monuments, stèles funéraires, cryptes – Emplacements non désignés	100 000 \$
• Biens personnels des résidents	5 000 \$ par suite



Conditions particulières | MEM-P-0124422-0001-PBE

Partie 2 A. Pertes d'exploitation

1. Formulaire de la police	BUI-001-RE-APR23-F
2. Prime	Inclus
3. Lieu(x) assuré(s)	Selon le Tableau des emplacements
4. Période d'indemnisation	Selon le Tableau des emplacements
5. Franchise(s)	Selon le Tableau des emplacements
6. Limite(s)	
Garantie	Limite de garantie
Recettes/Revenus locatifs	Selon le Tableau des emplacements
Frais supplémentaires	Selon le Tableau des emplacements



Conditions particulières | MEM-P-0124422-0001-PBE

Partie 2 B. Avenant d'extensions de la garantie contre les pertes d'exploitation	Limite de garantie
• Frais de subsistance supplémentaires	10 000 \$
• Alerte à la bombe	25 000 \$
• Interruption d'affaires en raison de carence des fournisseurs	50 000 \$
• Frais liés à l'attraction de bénévoles	25 000 \$
• Frais d'exposition	100 000 \$
• Défaillance du service de télécommunication	25 000 \$
• Frais liés à des activités de collecte de fonds	25 000 \$
• Tenure à bail	50 000 \$
• Meurtre/suicide, intoxication alimentaire, conditions sanitaires déficientes, vermine	25 000 \$
• Interruption des services à l'extérieur des lieux assurés	25 000 \$
• Confinement d'une école	25 000 \$
• Extension visant les fournisseurs	25 000 \$
• Installations d'entreposage temporaire	50 000 \$



Conditions particulières | MEM-P-0124422-0001-PBE

Partie 3. Bris d'équipement

- Formulaire de la police EQB-001-TA-APR23-F
- Prime 831 \$
- Lieu(x) assuré(s) Selon le Tableau des emplacements
- Franchise 2 500 \$
- Délai de carence 24 heures
- Limite(s)

Garantie	Limite de garantie
Chaque bris	4 020 000 \$
Extension	
Substances dangereuses	100 000 \$
Couverture pour données	25 000 \$
Équipement pouvant se transporter à l'extérieur des lieux assurés	10 000 \$
Relations publiques	25 000 \$
Couverture verte	25 000 \$
Marques et étiquettes	100 000 \$
Évitement de pertes futures	100 000 \$



Conditions particulières | MEM-P-0124422-0001-PBE

Tableau des emplacements

3480 Rue McTavish, Montréal, QC, H3A 0E7

Biens	Bâtiment	Contenu	Base	Co-Ass
Bureau	0 \$	1 600 000 \$	VÀN	90%
Risque	Tremblement de terre	Inondation	Refoulement d'égout	Eau
Franchise	5% / 100 000 \$	25 000 \$	10 000 \$	10 000 \$
Limite globale générale	2 130 000 \$	2 130 000 \$		2 500 \$
Pertes d'exploitation	Recettes/revenus locatifs		Période d'indemnisation supplémentaires	Frais
		530 000 \$	12 mois	Inclus
				2 500 \$

3600 Rue McTavish, Suite 1200, Montréal, QC, H3A 0G3

Biens	Bâtiment	Contenu	Base	Co-Ass
Bureau	0 \$	600 000 \$	VÀN	90%
Risque	Tremblement de terre	Inondation	Refoulement d'égout	Eau
Franchise	5% / 100 000 \$	25 000 \$	10 000 \$	10 000 \$
Limite globale générale	850 000 \$	850 000 \$		2 500 \$
Pertes d'exploitation	Recettes/revenus locatifs		Période d'indemnisation supplémentaires	Frais
		250 000 \$	12 mois	Inclus
				2 500 \$

3501 Rue Peel, Montréal, QC, H3A 1W7

Biens	Bâtiment	Contenu	Base	Co-Ass
Bureau	3 635 000 \$	385 000 \$	VÀN	90%
Risque	Tremblement de terre	Inondation	Refoulement d'égout	Eau
Franchise	5% / 100 000 \$	25 000 \$	10 000 \$	10 000 \$
Limite globale générale	4 170 000 \$	4 170 000 \$		2 500 \$
Pertes d'exploitation	Recettes/revenus locatifs		Période d'indemnisation supplémentaires	Frais
		150 000 \$	12 mois	Inclus
				2 500 \$



Conditions particulières | MEM-P-0124422-0001-PBE

ci-après le(s) Bénéficiaire(s)

3480 Rue McTavish Montréal

QC H3A 0E7

Nom	Adresse	Intérêt
RBC	500-5575 North Service Rd Burlington ON L7L 6M1	Bénéficiaire (de premier rang) - Bureau

3600 Rue McTavish Suite 1200 Montréal

QC H3A 0G3

Nom	Adresse	Intérêt
RBC	300-5575 North Service Rd Burlington ON L7L 6M1	Bénéficiaire (de premier rang) - Bureau

3501 Rue Peel Montréal

QC H3A 1W7

Nom	Adresse	Intérêt
Banque Royal du Canada	1100-1 place Ville-Marie Montréal QC H3B 4R4	Créancier hypothécaire (de premier rang) - Bureau



Se rattachant à la police
Assuré désigné

MEM-P-0124422-0001-PROP
Students Society of McGill University

Date d'entrée en vigueur **1 juin 2024**

Date d'expiration: **1 juin 2025**

LE PRÉSENT AVENANT MODIFIE LA POLICE D'ASSURANCE. Veuillez le lire attentivement.

La police d'Assurance des biens des entreprises est élargie afin d'inclure les modalités et conditions supplémentaires suivantes :

1. Tout montant payable par nous à vous en vertu de la police sera payé aux bénéficiaires désignés au Tableau des bénéficiaires (ci-après le(s) « Bénéficiaire(s) »), mais uniquement en ce qui concerne leurs intérêts qui y sont spécifiés, et uniquement dans la mesure de ceux-ci.
2. Nous effectuerons le règlement de toute perte ou de tout dommage avec vous, et le Bénéficiaire n'aura aucun droit de présenter une réclamation contre nous.
3. Rien aux présentes ne saurait octroyer au Bénéficiaire le statut d'assuré en vertu de la présente police ni quelque droit que ce soit en vertu de la présente police excepté celui de recevoir le paiement d'une perte.
4. Il est compris et convenu que tout paiement effectué à un Bénéficiaire en vertu de la présente police équivaut à un paiement qui vous est effectué.
5. Ni l'inclusion d'un Bénéficiaire ni un paiement effectué à celui-ci n'auront pour effet d'augmenter la ou les Limite(s) de garantie et franchise(s) prévues à la présente police.

Sauf stipulation contraire dans le présent avenant, toutes les modalités, conditions, limitations et exclusions de la police sont pleinement en vigueur.

E. Copy of the Audited Financial Statements 2024

STUDENTS' SOCIETY OF MCGILL UNIVERSITY

FINANCIAL STATEMENTS

MAY 31, 2024

**STUDENTS' SOCIETY OF MCGILL UNIVERSITY
FINANCIAL STATEMENTS
MAY 31, 2024**

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Independent Auditor's Report	1 - 3
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Statement of Operations and Changes in Fund Balances	5
Statement of Cash Flows	6
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INDEPENDENT AUDITOR'S REPORT

To the Board of
Students' Society of McGill University

Qualified Opinion

We have audited the financial statements of Students' Society of McGill University (SSMU) (the Entity), which comprise the statement of financial position as at May 31, 2024, and the statements of operations and changes in fund balances and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, except for the possible effects of the matter described in the Basis for Qualified Opinion section of our report, the accompanying financial statements present fairly, in all material respects, the financial position of the Entity as at May 31, 2024, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Qualified Opinion

In common with many not-for-profit organizations, SSMU derives revenue from cash transactions the completeness of which is not susceptible to satisfactory audit verification. Accordingly, our audit of these revenues was limited to the amounts recorded in the books of SSMU. Additionally, SSMU did not consolidate the accounts of SSMU Daycare Center Inc. / Centre de Garderie SSMU Inc., a not-for-profit organization, of which SSMU is deemed to have control over the operations and the deployment of its resources. Under Canadian accounting standards for not-for-profit organizations, SSMU should report the not-for-profit organization over which it has control by consolidating the controlled organization in its financial statements or by disclosing the total assets, total liabilities and net assets as at May 31, 2024 in addition to the revenues, expenses and cash flows for the year then ended. Therefore, we were not able to determine whether any adjustments might be necessary to revenues, excess (deficiency) of revenues over expenses and cash flows for the years ended May 31, 2024 and 2023, current assets as at May 31, 2024 and 2023, and fund balances as at June 1 and May 31 for both the 2024 and 2023 years. Our audit opinion on the financial statements for the year ended May 31, 2023 was modified accordingly because of the possible effects of these limitations of scope.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Entity in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Entity's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Entity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

BDO Canada s.r.l./S.E.N.C.R.L./LLP¹

Montreal, December 10, 2024

¹ By CPA auditor, public accountancy permit No. A130513

STUDENTS' SOCIETY OF MCGILL UNIVERSITY
STATEMENT OF FINANCIAL POSITION
AS AT MAY 31, 2024

	Operating Fund \$	Capital Expenditures Reserve Fund \$	Awards of Distinction Reserve Fund \$	Health and Dental Plan Reserve Fund \$	Student Life Fund \$	University Centre Building Fund \$	2024 Total \$	2023 Total \$
ASSETS								
Current								
Cash and cash equivalents (Note 3)	6,042,886	468,958	69,804	-	-	-	6,581,648	1,154,779
Trade receivables (Note 4)	542,347	-	-	-	-	-	542,347	440,038
Due from SSMU Daycare Centre Inc. (Note 5)	1,629	-	-	-	-	-	1,629	1,473
Interest receivable	-	-	-	4,359	-	-	4,359	27,184
Investments (Note 6)	-	3,267,953	441,846	1,800,000	-	-	5,509,799	6,635,110
Inventory	17,777	-	-	-	-	-	17,777	17,499
Prepaid expenses	64,939	-	-	-	-	-	64,939	727,583
Due from (to) other funds (Note 7)	(2,396,786)	(2,142,269)	(498)	1,340,302	1,803,017	1,396,234	-	-
	4,272,792	1,594,642	511,152	3,144,661	1,803,017	1,396,234	12,722,498	9,003,666
Capital assets (Note 8)	-	5,113,766	-	-	-	-	5,113,766	5,266,111
	4,272,792	6,708,408	511,152	3,144,661	1,803,017	1,396,234	17,836,264	14,269,777
LIABILITIES								
Current								
Accounts payable and accrued liabilities (Note 9)	4,107,149	-	-	-	-	48,795	4,155,944	990,521
Deferred revenues	165,643	-	-	-	-	-	165,643	89,956
Current portion of long-term debt (Note 10)	-	2,641,669	-	-	-	-	2,641,669	243,648
	4,272,792	2,641,669	-	-	-	48,795	6,963,256	1,324,125
Long-term debt (Note 10)	-	528,169	-	-	-	-	528,169	3,180,089
	4,272,792	3,169,838	-	-	-	48,795	7,491,425	4,504,214
FUND BALANCES								
Invested in capital assets	-	1,943,929	-	-	-	-	1,943,929	1,842,374
Internally restricted	-	1,594,641	511,152	3,144,661	1,803,017	1,347,439	8,400,910	7,923,189
Unrestricted	-	-	-	-	-	-	-	-
	-	3,538,570	511,152	3,144,661	1,803,017	1,347,439	10,344,839	9,765,563
	4,272,792	6,708,408	511,152	3,144,661	1,803,017	1,396,234	17,836,264	14,269,777
Contingencies (Note 11)								
Commitments (Note 12)								
On behalf of the Board,								
_____, Director								
_____, Director								

**STUDENTS' SOCIETY OF MCGILL UNIVERSITY
STATEMENT OF OPERATIONS AND CHANGES IN FUND BALANCES
FOR THE YEAR ENDED MAY 31, 2024**

	Operating Fund (Appendix A) \$	Capital Expenditures Reserve Fund \$	Awards of Distinction Reserve Fund \$	Health and Dental Plan Reserve Fund \$	Student Life Fund \$	University Centre Building Fund \$	Total 2024 \$	Total 2023 \$
Revenues								
Student fees	3,034,094	33,772	-	6,103,120	-	426,765	9,597,751	9,265,045
Gerts Bar	532,598	-	-	-	-	-	532,598	362,338
University centre building operations	358,020	-	-	-	-	-	358,020	289,393
General administration (Note 13)	171,607	-	-	-	-	-	171,607	146,738
Funding	851,946	-	-	-	-	-	851,946	1,014,382
Programming activities	80,786	-	-	-	-	-	80,786	147,319
Publications and communication	37,755	-	-	-	-	-	37,755	33,969
Services	2,799,889	-	-	-	-	-	2,799,889	1,538,365
Investment revenue	-	141,383	26,969	199,592	-	30,617	398,561	285,965
Gain (loss) on disposal of investments	-	43,076	-	-	-	-	43,076	(4,504)
Unrealized gain (loss) on investments	-	100,949	31,598	-	-	-	132,547	(173,688)
Clubs - net gain	18,958	-	-	-	-	-	18,958	26,095
	7,885,653	319,180	58,567	6,302,712	-	457,382	15,023,494	12,931,417
Expenses								
Gerts Bar	705,500	-	-	-	-	-	705,500	619,302
University centre building operations	667,275	-	-	-	-	292,119	959,394	1,060,086
Student health plan premiums	-	-	-	5,895,469	-	-	5,895,469	5,370,070
General administration	1,982,281	-	-	-	-	-	1,982,281	2,325,242
Governances	994,351	-	-	-	-	-	994,351	1,075,269
Funding	462,993	-	-	-	668,449	-	1,131,442	1,485,240
Programming activities	89,517	-	-	-	-	-	89,517	235,061
Publications and communication	38,110	-	-	-	-	-	38,110	34,686
Services	1,787,613	-	-	-	389,214	-	2,176,827	1,680,658
Amortization of capital assets	-	219,566	-	-	-	-	219,566	265,425
Investment management fees	-	34,464	-	-	-	-	34,464	36,617
Awards of distinction granted	-	-	12,312	-	-	-	12,312	12,312
Interest on long-term debt	-	204,985	-	-	-	-	204,985	147,792
	6,727,640	459,015	12,312	5,895,469	1,057,663	292,119	14,444,218	14,347,760
Excess (deficiency) of revenues over expenses	1,158,013	(139,835)	46,255	407,243	(1,057,663)	165,263	579,276	(1,416,343)
Fund balances, beginning of year (Note 15)	-	3,906,056	464,897	2,737,418	1,475,016	1,182,176	9,765,563	11,181,906
Interfund transfers (Note 7)	(1,158,013)	(227,651)	-	-	1,385,664	-	-	-
Fund balances, end of year	-	3,538,570	511,152	3,144,661	1,803,017	1,347,439	10,344,839	9,765,563

STUDENTS' SOCIETY OF MCGILL UNIVERSITY
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED MAY 31, 2024

	2024 \$	2023 \$
Operating activities		
Excess (deficiency) of revenues over expenses	579,276	(1,416,343)
Items not requiring cash		
Amortization of capital assets	219,566	265,425
(Gain) loss on disposal of investment	(43,076)	4,504
Unrealized (gain) loss on investments	(132,547)	173,688
	623,219	(972,726)
Net change in non-cash items related to operating activities		
Trade receivables	(102,309)	(208,547)
Inventory	(278)	(5,897)
Interest receivable	22,825	(1,296)
Due from SSMU Daycare Centre Inc.	(156)	(3)
Prepaid expenses	662,644	(575,569)
Accounts payable and accrued liabilities	3,165,423	(444,938)
Deferred revenues	75,687	35,355
	3,823,836	(1,200,895)
	4,447,055	(2,173,621)
Investing activities		
Acquisition of capital assets	(67,220)	(58,562)
Acquisition of investments	(8,703,132)	(9,969,704)
Proceeds from disposition of investments	10,004,065	12,163,097
	1,233,713	2,134,831
Financing activity		
Repayment of long-term debt	(253,899)	(266,798)
Increase (decrease) in cash and cash equivalents	5,426,869	(305,588)
Cash and cash equivalents, beginning of year	1,154,779	1,460,367
Cash and cash equivalents, end of year	6,581,648	1,154,779

**STUDENTS' SOCIETY OF MCGILL UNIVERSITY
NOTES TO FINANCIAL STATEMENTS
MAY 31, 2024**

1. Nature of the organization

The Students' Society of McGill University ("SSMU") incorporated the Student Center of McGill University on August 19, 1992 under part III of the Companies Act (Québec). On June 1, 2007, the Student Center of McGill University / Centre étudiant de l'Université McGill merged with Students' Society of McGill University / Association étudiante de l'Université McGill. As a result, SSMU was renamed Students' Society of McGill University / Association étudiante de l'Université McGill.

SSMU is a not-for-profit organization dedicated to providing various services to McGill students. The organization is exempt from income taxes.

2. Significant accounting policies

The financial statements were prepared in accordance with Canadian accounting standards for not-for-profit organizations in Part III of the CPA Canada Handbook - Accounting and include the following accounting policies:

Use of estimates

The preparation of these financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amount of assets and liabilities, the disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reported period. These estimates are reviewed periodically and adjustments are made to income as appropriate in the year they become known.

Fund accounting

The Operating Fund records unrestricted resources which are available for the general operations of SSMU. This fund also records restricted resources for activities for which no restricted fund has been established.

The Capital Expenditures Reserve Fund was established in 1985 for the purpose of defraying and recording the cost of certain significant capital expenditures. The capital of this fund is derived from transfers made from the Operating Fund as deemed necessary to ensure the maintenance of an appropriate capital asset base.

The Awards of Distinction Reserve Fund was established in 1990 for the purpose of generating revenue to provide for SSMU's awards of distinction.

The Health and Dental Plan Reserve Fund was established in 2007 to ensure steady health care costs for students. The surplus from the SSMU Health and Dental plan fees at the end of the fiscal year must be maintained in this fund.

**STUDENTS' SOCIETY OF MCGILL UNIVERSITY
NOTES TO FINANCIAL STATEMENTS
MAY 31, 2024**

2. Significant accounting policies (continued)

Fund accounting (continued)

The Student Life Fund was established in March 2010 for the purpose of enhancing student life on campus and to ensure that unused resources from other funds remain available for use in future years. The capital of the Student Life Fund is derived by unused resources from other sub or subsidiary funds, namely: Internal Fee Funded Funds, Fee Funded SSMU Services, Non-Fee Funded SSMU Services, Fee Funded Affiliated Student Associations and the Gerts Student Life Fund.

The University Centre Building Fund was established in October 2014 with the creation of the SSMU University Centre Building fee, in order to ensure any excess of funds from student fees are reserved and restricted for future lease payments.

Revenue recognition

The organization follows the deferral method of accounting for contributions and uses fund accounting.

Restricted contributions are recognized as revenue of the appropriate fund in the year in which the related expenses are incurred. Unrestricted contributions are recognized as revenue of the appropriate fund when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Student fees, university centre building operations, general administration, funding, programming activities and services revenues are recognized by SSMU once the service is provided and collection is reasonably assured.

Gerts Bar revenues are recognized by SSMU when the service or goods are provided and collection is reasonably assured.

Restricted net investment income is recognized as revenue of the appropriate fund in the year in which the related expenses are incurred. Restricted net investment income that must be added to the principal amount of resources held for endowment is recognized as a direct increase in net assets. Unrestricted net investment income is recognized as revenue when earned.

Deferred revenues include revenues received in advance for rentals, handbook advertising and sponsorship.

Cash and cash equivalents

The SSMU's policy is to present bank balances under cash and cash equivalents, including bank overdrafts when bank balances fluctuate frequently from being positive to overdrawn, and term deposits with a maturity period of under three months from the date of acquisition.

STUDENTS' SOCIETY OF MCGILL UNIVERSITY
NOTES TO FINANCIAL STATEMENTS
MAY 31, 2024

2. Significant accounting policies (continued)

Capital assets

Capital assets are accounted for at cost. Amortization is calculated on their respective estimated useful lives using the straight-line method at the following rates and over the following periods:

	<u>Rates and periods</u>
Building	40 years
Building improvements	10 years
Equipment	20%
Furniture and fixtures	20%
Computer equipment	20%
Computer software	50%

Impairment of long-lived assets

When a capital asset no longer contributes to an organization's ability to provide goods and services, or the future economic benefits or service potential of the capital asset is less than its carrying value, the excess of its net carrying amount over its fair value or replacement cost is recognized as an expense in the statement of operations. Any unamortized deferred contribution amount related to the capital asset is recognized in revenue in the statement of operations, provided that all restrictions have been complied with.

Financial instruments

Arm's length financial instruments are recorded at fair value at initial recognition.

Related party financial instruments quoted in an active market or those with observable inputs significant to the determination of fair value or derivative contracts are recorded at fair value at initial recognition. All other related party financial instruments are recorded at cost at initial recognition.

In subsequent periods, equities traded in an active market and derivatives are reported at fair value, with any change in fair value reported in income. All other financial instruments are reported at cost or amortized cost less impairment. Transaction costs on the acquisition, sale or issue of financial instruments are expensed for those items measured at fair value and charged to the financial instrument for those measured at amortized cost.

Financial assets are tested for impairment when indicators of impairment exist. When a significant change in the expected timing or amount of the future cash flows of the financial asset is identified, the carrying amount of the financial asset is reduced and the amount of the write-down is recognized in the Statement of Operations. A previously recognized impairment loss may be reversed to the extent of the improvement, provided it is not greater than the amount that would have been reported at the date of the reversal had the impairment not been recognized previously, and the amount of the reversal is recognized in the Statement of Operations.

STUDENTS' SOCIETY OF MCGILL UNIVERSITY
NOTES TO FINANCIAL STATEMENTS
MAY 31, 2024

2. Significant accounting policies (continued)

Contributed services

Volunteers contribute many hours per year to SSMU to ensure service delivery. Due to the difficulty of determining the fair value of contributed services, they are not recognized in the financial statements.

3. Cash and cash equivalents

The total cash balance as at May 31, 2024 includes \$473,499 (2023, \$520,559) of cash for the use of the SSMU's various internal clubs.

4. Trade receivables

	2024 \$	2023 \$
Trade	318,961	315,988
Sales taxes receivable	223,386	124,050
	542,347	440,038

5. Due from SSMU Daycare Center Inc.

The amounts owed from SSMU Daycare Inc., a daycare controlled by SSMU, are unsecured, non-interest bearing and have no terms of repayment.

6. Investments

	2024 \$	2023 \$
Operating Fund		
Non-redeemable guaranteed investment certificates matured during the year	-	1,000,000
	2024 \$	2023 \$
Capital Expenditures Reserve Fund		
Shares in public corporations	1,283,673	1,258,259
Corporate bond certificates	1,984,280	2,117,147
	3,267,953	3,375,406

STUDENTS' SOCIETY OF MCGILL UNIVERSITY
NOTES TO FINANCIAL STATEMENTS
MAY 31, 2024

6. Investments (continued)

As at May 31, 2024, the redeemable corporate bonds had a fixed weighted average interest rate of 4.41% (2023, 4.45%). These bonds mature at various dates starting in the calendar year 2025 and ending in 2083.

	2024	2023
	\$	\$
Awards of Distinction Reserve Fund		
Corporate bond certificates	441,846	459,704

As at May 31, 2024, the redeemable corporate bonds had a fixed weighted average interest rate of 4.89% (2023, 4.91%). These bonds mature at various dates starting in the calendar year 2029 and ending in 2082.

	2024	2023
	\$	\$
Health and Dental Plan Reserve Fund		
Non-redeemable guaranteed investment certificates at a rate of 5.20%, maturing in November 2024	1,800,000	-
Non-redeemable guaranteed investment certificates matured during the year	-	1,000,000
	1,800,000	1,000,000

	2024	2023
	\$	\$
University Centre Building Fund		
Cashable guaranteed investment certificates matured during the year	-	800,000
Total investments	5,509,799	6,635,110

STUDENTS' SOCIETY OF MCGILL UNIVERSITY
NOTES TO FINANCIAL STATEMENTS
MAY 31, 2024

7. Due from (to) other funds

Any variance between actual and budgeted net results in the Operating Fund from Funding Committee, the Services, the Clubs and the Affiliate Student Associations is transferred to the Student Life Fund, after fulfilling the requirement of the Capital Expenditures Reserve Fund, at the end of the fiscal year. Excess of expenses over revenue generated in the Operating Fund shall be transferred from the CERF on an annual basis.

As at May 31, 2024, a loss of \$227,651 (2023, loss of \$1,200,174) was transferred from the Operating Fund to the Capital Expenditures Reserve Fund and an amount of \$1,385,664 (2023, \$796,133) was transferred from the Operating Fund to the Student Life Fund.

The due from (to) other funds have no specific terms of repayment, are unsecured and non-interest bearing.

8. Capital assets

	Cost \$	Accumulated amortization \$	2024 Net book value \$	2023 Net book value \$
Land	730,286	-	730,286	730,286
Building	4,851,178	689,633	4,161,545	4,282,825
Building improvements	801,319	755,847	45,472	70,373
Equipment	960,647	861,473	99,174	107,864
Furniture and fixtures	272,070	225,199	46,871	39,770
Computer equipment	246,199	219,272	26,927	30,459
Computer software	308,524	305,033	3,491	4,534
	8,170,223	3,056,457	5,113,766	5,266,111

9. Accounts payable and accrued liabilities

	2024 \$	2023 \$
Accruals and other payables	4,127,985	973,771
Deductions at source and other government remittances	27,959	16,750
	4,155,944	990,521

STUDENTS' SOCIETY OF MCGILL UNIVERSITY
NOTES TO FINANCIAL STATEMENTS
MAY 31, 2024

10. Long-term debt

	2024	2023
	\$	\$
Long-term debt, repayable in monthly blended installments of \$23,358 including interest calculated at a fixed rate of 6.92% and maturing on March 13, 2025. The loan is secured by a first-ranking hypothec of \$3,200,000 on the immovable property located at 3501 Peel Street, Montreal, Quebec. As at May 31, 2024, the property (land and building) has a net book value of \$4,891,832.	2,487,543	2,592,218
Long-term debt, repayable in monthly installments of \$14,882, including interest calculated at a fixed rate of 3.84% and maturing on March 30, 2027 with a final payment due of \$242,875. The loan is secured by building improvements within the immovable property located at 3501 Peel Street, Montreal, Quebec, in the amount of \$1,214,375. As at May 31, 2024, the respective secured assets recorded in building (capital assets) have a net book value of \$1,092,937.	682,295	831,519
	3,169,838	3,423,737
<u>Current portion of long-term debt</u>	2,641,669	243,648
	528,169	3,180,089

Long-term debt principal repayments over the next years three are the following:

	\$
2025	2,641,669
2026	161,116
2027	367,053

STUDENTS' SOCIETY OF MCGILL UNIVERSITY
NOTES TO FINANCIAL STATEMENTS
MAY 31, 2024

11. Contingencies

In the prior year, a group of corporations and individuals instituted proceedings in the amount of \$971,000 plus interest and additional indemnity against SSMU. SSMU has contested this claim and intends to defend against it. The possible monetary outcome of this proceeding cannot be foreseen and such, no provision has been made in the financial statements.

Additionally in the prior year, a former executive instituted proceedings in the amount of \$700,500 plus interest and additional indemnity against SSMU. Subsequent to year-end, the SSMU reached a settlement agreement in the amount of \$90,000.

12. Commitments

The SSMU entered into a software licence and services agreement ending in March 2026. The installments over the next two years are the following:

	\$
2025	31,600
2026	26,333

13. Related party transactions

Included in General administration are administrative revenues received from SSMU Daycare Centre Inc., a daycare under control of SSMU by virtue of common board members, totalling \$6,000 (2023, \$6,000). These transactions were concluded in the normal course of business and are measured at the exchange amount, which is the amount of consideration established and agreed to by the related parties. Receivables were measured at cost, determined using their undiscounted cash flows. No difference resulted from these transactions.

14. Financial instruments

Financial risks

SSMU is exposed to various risks through its financial instruments, without being exposed to concentrations of risk. The following analysis provides a measure of SSMU's risk exposure at the statement of financial position date of May 31, 2024. There have been no substantive changes in the company's exposure to financial instrument risks, its objectives, policies and processes for managing those risks or the methods used to measure them from previous periods unless otherwise stated in this note.

**STUDENTS' SOCIETY OF MCGILL UNIVERSITY
NOTES TO FINANCIAL STATEMENTS
MAY 31, 2024**

14. Financial instruments (continued)

Liquidity risk

Liquidity risk is the risk that an entity will encounter difficulty in meeting obligations associated with financial liabilities. SSMU is exposed to this risk mainly in respect of accounts payable, accrued liabilities, and long-term debt.

Market risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: currency risk, interest rate risk and other price risk. SSMU is mainly exposed to interest rate risk and other price risk.

Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. SSMU is exposed to interest rate risk on its fixed-interest rate financial instruments. The fixed-rate investment certificates and long-term debt subject SSMU to a fair value risk.

Other price risk

Other price risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices (other than those arising from interest rate risk or currency risk), whether those changes are caused by factors specific to the individual financial instruments or its issuer, or factors affecting all similar financial instruments traded in the market. SSMU is exposed to other price risk through its investments in shares quoted in an active market.

15. Comparative figures

Certain figures for 2023 have been reclassified to conform to the presentation adopted in 2024.

16. Budgeted figures

All budgeted figures have been provided by management and have not been audited nor reviewed.

STUDENTS' SOCIETY OF MCGILL UNIVERSITY
SUPPLEMENTARY INFORMATION
FOR THE YEAR ENDED MAY 31, 2024

Appendix A

Statements of Operations Compared to Budget - Operating Fund

	2024	2023		
	Actual \$	Budget (unaudited - see Note 16) \$	Actual \$	Budget (unaudited - see Note 16) \$
Revenues				
Student fees	3,034,094	2,800,000	2,848,767	2,700,000
Gerts Bar	532,598	509,556	362,338	622,574
University centre building operations	358,020	387,040	397,791	229,894
General administration	171,607	127,500	146,738	119,164
Funding	851,946	-	1,014,382	-
Programming activities	80,786	91,000	147,319	107,700
Publications and communication	37,755	-	33,969	43,727
Services	2,799,889	-	1,429,967	-
Clubs - net gain	18,958	-	26,095	-
	7,885,653	3,915,096	6,407,366	3,823,059
Expenses				
Gerts Bar	705,500	563,315	619,302	652,091
University centre building operations	667,275	880,261	925,372	1,179,665
General administration	1,982,281	2,217,397	2,325,242	1,737,139
Governances	994,351	871,984	1,075,269	670,548
Funding	462,993	-	634,472	-
Programming activities	89,517	108,398	235,061	176,405
Publications and communication	38,110	-	34,686	34,836
Services	1,787,613	-	962,003	-
Clubs - net loss	-	-	-	-
	6,727,640	4,641,355	6,811,407	4,450,684

STUDENTS' SOCIETY OF MCGILL UNIVERSITY
SUPPLEMENTARY INFORMATION
FOR THE YEAR ENDED MAY 31, 2024

Appendix A (continued)

Statements of Operations Compared to Budget - Operating Fund

	2024	2023
	Budget (unaudited - see Note 16)	Budget (unaudited - see Note 16)
	Actual \$	Actual \$
Excess (deficiency) of revenues over expenses		
Student fees	3,034,094	2,800,000
Gerts Bar	(172,902)	(53,759)
University centre building operations	(309,255)	(493,221)
General administration	(1,810,674)	(2,089,897)
Governances	(994,351)	(871,984)
Funding	388,953	-
Programming activities	(8,731)	(17,398)
Publications and communication	(355)	-
Services	1,012,276	467,964
Clubs - net gain	18,958	26,095
	1,158,013	(726,259)
	(404,041)	(627,625)

F. A list of current Officers and Board members

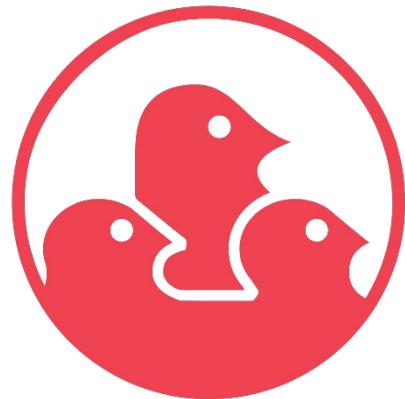
Officers:

President: Dymetri Taylor
Vice-President (Finance): Pauline Jolicoeur
Vice-President (University Affairs): Abe Berglas
Vice-President (Internal): Zeena Zahidah
Vice-President (External): Hugo-Victor Solomon

Directors:

Director 1 (Member-At-Large): Fawaz Halloum
Director 2 (Member-At-Large): Sophia Garofalo
Director 3 (Member-At-Large): Dylan Seiler
Director 4 (Member-At-Large): Duncan Rajan
Director 5 (Legislative Councillor): Rishi Kalaga
Director 6 (Legislative Councillor): Hamza Abu-Alkhair
Director 7 (Legislative Councillor): Seraphina Crema Black
Director 8 (Legislative Councillor): Emma Chen
Director 9 (Member-At-Large): Honoah Xu
Director 10 (Ex-Officio): Dymetri Taylor
Director 11 (Ex-Officio): Pauline Jolicoeur

G. Copy of the Association's Approved Logo(s)



APPENDIX D

University space and/or facilities managed by the Association in accordance with Section 18.

- A. The Association is entitled to operate certain revenue-generating activities in the University Centre in accordance with terms of the Management Agreement and leases that may be entered into in accordance therewith.

Except for the SSMU Daycare in the Brown Students Services Building operated in accordance with the Lease Agreement with the SSMU Daycare:

- no space has been designated for revenue-generating activities by the Association outside of the University Center;
- the Association shall not operate nor manage, whether directly or under contract, vending machines or food counters outside the University Centre.

- B. For any space which may be designated for revenue-generating activities, the following conditions would apply:

- The Association must receive the University's prior written approval from the Deputy Provost (Student Life and Learning).
- The Association must receive the University's prior written approval from the Deputy Provost (Student Life and Learning) for changes in the use of University space for these revenue-generating activities.
- The Association shall conform to (i) all federal and provincial laws and regulations, (ii) municipal rules and regulations, (iii) its charter documents, by-laws and constitution, and (iv) all applicable University regulations and policies which apply to the use of the buildings.
- The Association shall undertake no alteration to the premises without the express consent of the University and shall affix no new signs.
- All costs related to the operation of the revenue generating activities shall be the sole responsibility of the Association.

APPENDIX E

University space and/or facilities granted to the Association in accordance with Section 18.2

- A. The Association operates from SSMU OFFICES located in Suite 1200 of the Brown Building until May 31, 2025.

Effective June 1, 2025, the SSMU OFFICES shall be located in Rooms 401 (unless alternate space is identified), 403, 404, 405, 406, 407, 408 and 409 of the University Centre. Once the Management Agreement is concluded, a lease will be entered into for these spaces, where the rent shall be fixed at \$1.00 for the duration of the Agreement.

Unless otherwise agreed in writing, the lease for space in the University Centre will automatically terminate in the event the present Agreement terminates.

- B. Any additional space allocated to the Association is granted at the discretion of the University in accordance with the Management Agreement. Such space may be re-allocated by the University at any time and at its entire discretion. Permission to use the space in any subsequent year may not be assumed. The Association shall assume all costs related to removing its operations, groups, or activities from the space.
- C. The Association must receive prior written approval from the Deputy Provost (Student Life and Learning) for any changes in the use of University space.

APPENDIX F

Category I: SSMU Clubs

- A. Permission to use the McGill name, trademark, crest or shield is expressly denied.
- B. Each Group shall include the following on their website and/or in their advertisements:
"A student group of the SSMU (Students' Society of McGill University)"
- C. The Association will undertake all necessary means to correct any improper use of the McGill name, marks or reference within the shortest delay. .
- D. Names are approved as listed below and are subject to the conditions set out in this Agreement.
- E. The Association shall ensure that all the Association's Groups conform to the conditions set out in this Agreement.

Name
961 Calling
Alegria Contemporary Ballet Company
Association des Étudiants Francais de McGill
Baltic Students Society (BSS)
Bangladeshi Students' Association of McGill University
Belgian Students' Society (BSS)
Beyond Borders Club
Beyond Me
Blockchain at McGill
Borderless World Volunteers
Business Review, McGill Students'
Canadian Association for Global Health - McGill chapter
Canadian Black Nurses Alliance McGill Chapter
Caribbean Student Society
Chabad at McGill
Chromatones A Cappella
Circle of Fashion McGill
Club de Débat francophone
Cocoa & Cacao
ConnectUs McGill
Counterpoint
Democrats at McGill
Design Lab
Effusion A Cappella
Egyptian Students' Association at McGill
Enactus McGill
ESG McGill
Expanding Economics
Falun Dafa at McGill
Folio Magazine

Name
Girls Who Code
GirlsforGhana
Green Chemistry McGill
Green Olive Chinese Christian Club
Greenpeace McGill
Hack4Impact
Hillel McGill
Hong Kong Student Network
HOSA (Health Occupation Students of America) McGill
Indian Students Association (ISA)
Indigenous Student Alliance
Inertia Modern Dance Collective
Jack.Org McGill Students Chapter
Japanese Student Association McGill
Junior Hong Kong Canada Business Association
Korean Students' Society
K-RAVE
Lebanese Student Association
Les Muses Chorale
Lettuce Club
Little Forests McGill
Local Committee for the World University Service of Canada at McGill University
Lotus Initiative
Malaysian and Singaporean Students' Association
McConnect
McGill African Students Society
McGill Armenian Students Association
McGill Arts Collective
McGill Association of North American Born Asians
McGill Biomechanics Club
McGill Board Game Students' Society
McGill Book Club
McGill Calisthenics Club
McGill Children's Health Alliance of Montreal
McGill Chinese Orchestra
McGill Chinese Students' Society
McGill Choral Society
McGill Christian Fellowship
McGill Climbing Club
McGill Collective for Gender Equality
McGill Debating Union
McGill Design Consultancy
McGill Diversity in Math
McGill Energy Association

Name
McGill Entrepreneurship Society
McGill Hellenic Students' Association
McGill ICON
McGill Iranian Student Association (MISA)
McGill Ismaili Students Association (ISA)
McGill Koreans' Educational and Cultural Association
McGill Orthodox Christian Fellowship
McGill Outdoors Club (MOC)
McGill Pakistani Student Association
McGill Poker Studies Club
McGill Polish Students' Association
McGill Predental Students' Society
McGill Pre-Law Students' Society
McGill Sign Language Club
McGill Sikh Students Association
McGill Students' Actuarial Association
McGill Students' Anime Club
McGill Students' Cancer Society
McGill Students Chapter for Scientista
McGill Students Chapter of Jam for Justice
McGill Students' Chapter of the Canadian Red Cross
McGill Students Chapter of Universities Allied for Essential Medicines (UAEM)
McGill Student's Chapter of War Child
McGill Students' Chess Club
McGill Students Chinese Brush Arts Club
McGill Students' Classical Music Club (CMC)
McGill Students' Comedy Club
McGill Students' Culinary Society
McGill Students' Dance Pack
McGill Students for Amnesty International
McGill Students for Best Buddies
McGill Students for Concussion Legacy Foundation (CLF)
McGill Students for Geriatric Health
McGill Students for HanVoice
McGill Students for Heart 4 Heart
McGill Students for Montreal Shelters
McGill Students for Oral Health
McGill Students for Parkinson's Awareness
McGill Students for Right to Play
McGill Students for the New Democratic Party
McGill Students for Think Pink
McGill Students for UNICEF
McGill Students for Uyghur Solidarity
McGill Students for Wildlife Conservation

Name
McGill Students for World Vision
McGill Students' Friends of MSF
McGill Students' Go Club
McGill Students' Improv
McGill Students' Knitting Club
McGill Students' Mafia Club
McGill Students' Nordic Culture Club
McGill Student's Scout Association
McGill Students' Trading Society
McGill Students' (MSDC) Discussion Collective
McGill Swing Kids
McGill Taiwanese Students' Association
McGill Trivia Club
McGill Ukrainian Students' Association
McGill Undergraduates for Communication Disorders Awareness (MUCDA)
McGill University Chinese Students and Scholars Association
McGill University Filipino Asian Students Association (MUFASA)
McGill University Photography Students Society
McGill University Student Hospital Volunteer Club
McGill Vietnamese Students' Association
McGill Visual Arts Society
McGill Wine Society
McGill Women in Leadership Students' Association
McHacks
McSWAY Poetry Collective
MealCare
Medical Perspectives
MEDLIFE McGill
Montreal Heart of the City Piano Program
Moroccan Students' Society
Mosaica Dance Company
MultiEthnic Student Alliance
Nazun (Formerly Challah for Hunger)
Newman Catholic Students' Society
Palestinian Cultural Club
Peace by PEACE Montreal
Players' Theatre
Power to Change (P2C) McGill
Recreational Dance Company
Redpath Museum Society
Reform and Resettle McGill Students Chapter
Research and Sustainability Network
Salseros McGill
SCALE

Name
School of Music Montreal
She's the First McGill
SimplyDonate
Socialist Fightback Club
Soulstice a Cappella
Spanish and Latin American Student Association
Speak to Lead, S2L (Formerly McGill Students for Lead to Speak)
Student Education for Environmental Development (SEED)
Student Research Initiative
Swab The World McGill
Swimming with a Mission Montreal
Symphonic Band Club
Syrian Students' Association of McGill
TAMill (TSA) -Tamil Students' Association
Tashan Dance Company
The American Fisheries Society (AFS): Quebec Subunit
The McGill Chapter of the Chinese Psychology Student Association (MCPSA or CPSA)
The McGill Pharmaceutical Career student network
The McGill Savoy Society
The McGill Student Chapter of Fashion Revolution McGill
The Meditation Club
The Rennet
The Thaqalayn Muslim Student Association
The Women's Network McGill
Tonal Ecstasy A Cappella
Turkish Students' Society of McGill University
United Groove
Women in International Security Association of McGill University
Women in Tech
Youth Outreach Programs

Category II: SSMU Sports Clubs

- A. Permission to use the McGill trademark, crest or shield is expressly denied.
- B. Association Sports Clubs may not use the "McGill" name in their names.
- C. Association Sports Clubs below that have been approved with the McGill name in the club's name shall identify themselves itself as:
"A sports club of the SSMU (Students' Society of McGill University)"
- D. Association Sports Clubs must include the word "Club" in the name and not the word "Team"
- E. Association Sports Clubs cannot imply that they are a varsity team.
- F. Any Association Sports Club invited to compete must be recognized in advance by the McGill Department of Recreation and Athletics and may only compete subject to meeting the criteria set from time to time by the McGill Department of Recreation and Athletics.

- G. Nothing herein prevents the Association from granting University recognized Sports Teams an SSMU Sports Club status and allowing these access to services provided to Association Clubs (including but not limited to, room bookings, applying to the SSMU Club Fund, applying for office and locker space, etc.) subject to applicable the Association by- laws, constitution and regulations for Club Status.

Section 1: SSMU Sport Clubs

Name
Dragon Boat Z
McGill Climbing Club
McGill Cricket Club
McGill E-Sports Student's Association
McGill Fencing Club
McGill Karateka
McGill Quidditch
McGill Student Boxing Club
McGill Student Tennis Club
McGill Students Naginata Club
McGill Table Tennis
McRun – McGill Students' Running Club
Poseidon Water Polo Club
SSMU Powerlifting
SSMU Ski and Snowboard Club

Section 2: Special Status: McGill Recognised Sport Team with SSMU Club Status

Name
Black Varsity Association
McGill Ultimate Team

Category III: SSMU Services, Publications and Media

- A. Names are approved as listed below and are subject to the conditions set out in this Agreement
- B. The Association shall ensure the Association's Groups conform to the conditions set out in this Agreement
- C. Each group listed below shall include the following on their website and/or their advertisements:

"A service offered by the SSMU (Students' Society of McGill University)"

- D. Permission to use the McGill name and trademarks is expressly denied.

Section 1: SSMU Services

The following groups shall include the following on their website and in all their advertisements:

"A service offered by the SSMU (Students' Society of McGill University)."

Name	Description of purpose
Arab Student Network (ASN)	Offers events and initiatives that are social, educational, and/or centered around charity and development.
Black Students' Network (BSN)	Offers social and political events by and for Black students, as well as hosting discussions and providing mentoring and resources.
DriveSafe	Offers students a safe way to get home from SSMU and Faculty events. Offers their service at special events taking place on or near campus.
Eating Disorder Centre of SSMU (EDCSSMU)	Dedicated to providing and creating inclusive, accessible resources and content that address, acknowledge and break down the white centered, cisnormative, ableist stereotypes and structures of care for eating disorders.
McGill Students Emergency Response Team (MSERT)	Offers first aid for events, and Response Team (MSERT) available in residence throughout the school year; provides Canadian Red Cross first aid courses.
Flat Bike Collective	Seeks to make bicycling more accessible through the sharing of knowledge and tools.
Midnight Kitchen	A non-profit, volunteer food collective is dedicated to providing affordable, healthy food to as many people as possible.
SSMU Musician's Collective (MUSCO)	Provides opportunities for musicians at McGill to meet each other, including open mics, workshops, jam sessions, and end of year concerts.
Muslim Student Association (MSA)	Brings together Muslim students to provide resources, essential services, and educational tools needed to enhance their university experience.
McGill Students' Nightline	Offers general information and support over the phone anonymously and confidentially, open from 6pm to 3am.
Peer Support Centre (PSC)	Provides a safe space for McGill students to receive support sessions from a peer who is trained in active listening.
The Plate Club	A free dishware rental service dedicated to providing a sustainable alternative to disposable dishware for on and off campus events.
Queer McGill	Hosts social and political activities, weekly discussion groups, runs Queerline, and provides other resources.
Sexual Assault Centre of the McGill Student Society (SACOMSS)	The group offers an anonymous, nonjudgmental, confidential help line for survivors of sexual assaults regardless of sexual orientation or gender. An outreach

Name	Description of purpose
	branch gives workshops to high schools and community groups
Student Nutrition Accessibility Club (SNAC)	Sells mostly locally picked produce and dried goods at reduced costs.
TVM: Student Television at McGill	Provides training to learn the basics of filmmaking and media production, as well as video promotion and event coverage free of cost for the McGill and Montreal community.
Union for Gender Empowerment (UGE)	Originally the Women's Union, the Union for Gender Empowerment is an alternative library (with about a thousand titles) and a safe(r) space for people of all genders.
SSMU WALKSAFE	Provides company and safety to students walking alone at night

Section 2: SSMU Publications and Media

- A. For all, the websites and all advertisements, whether in print or electronic form, the following shall include:
 - The Association's logo
 - The approved name of the Publication as appearing below
 - The following statement:
For all publications:
"Published by the SSMU (Students' Society of McGill University)"
- In the case of TVM:
"Operated by the SSMU (Students Society of McGill University)"
- Shall print the following notice on the second page or back cover page in at least 9-point font, or on the Publication's website:
"This Publication is published by the SSMU, (Students' Society of McGill University). The content of this publication does not necessarily represent the views of the SSMU or of McGill University."
- For TVM, the tag line:
"Student Television at McGill University operated by the SSMU"
- B. The Association shall ensure the Association's Groups conform to the conditions set out in this Agreement.
- C. Names are approved as listed below and are subject to the conditions set out in this Agreement.
- D. Except for **Old McGill**, use of the McGill name and trademarks is expressly denied.

Name	Description of purpose	Comments
Old McGill	Provides invaluable work of reference in regard to McGill affairs, past and present.	

Name	Description of purpose	Comments
SSMU Student Handbook	Handbook published in August for students, new and returning.	
TVM: Student Television at McGill	An independent student-run television station and production company that provides entertainment and news for the McGill community.	For TVM, the following tag line is approved: <i>"Student Television at McGill University operated by the SSMU."</i> And on its website and advertisements: <i>"Operated by the SSMU (Students' Society of McGill University)"</i>

Category V: Affiliated Students Associations and Independent Student Groups

- A. Names are approved as listed below and are subject to the conditions set out in this Agreement.
- B. The Associations shall ensure the Student Associations and Special Status Groups conform to the conditions set out in this Agreement.
- C. Permission to use the McGill trademark, crest or shield is expressly denied.

Section 1: Affiliated Students Associations

The following associations shall include the following statement on their website and/or in their advertisements: *"A student association affiliated with the SSMU (Students' Society of McGill University)."*

Name	Description of purpose	Comments
Nursing Undergraduate Society (NUS)	McGill association of undergraduate students in the Ingram School of Nursing.	
Physical and Occupational Therapy Students Association (POTUS)	McGill association of undergraduate students in the School of Physical and Occupational Therapy.	
Social Work Students' Association (SWSA)	McGill association of undergraduate students in the School of Social Work.	

Section 2: Special Status Group

Name	Description of purpose	Comments
Daily Publications Society - McGill Daily & Le Delit		
ECOLE Project (Educational Community Living Environment)		
Golden Key McGill		
International Relations Students Association at McGill (IRSAM)	This group is involved in the UN and are junior peacemakers.	
Legal Information Clinic at McGill (LICM)		
MUSTBUS (McGill Student Transport)		
Quebec Public Interest Research Group at McGill (QPIRG-M)		
Radio CKUT 90.3 FM		
McGill Chavurah		
Tribune Publication Society		
AIESEC (Association internationale des étudiants en sciences économiques et commerciales)		