



THIS MASTER PROGRAM AGREEMENT AMENDING AGREEMENT (the “**Amending Agreement**”) dated as of December 1, 2025 (the “**Amendment Date**”) is made by and between TRISURA GUARANTEE INSURANCE COMPANY (the “**Insurer**”) and the ONTARIO NURSES’ ASSOCIATION (“**ONA**”). The Insurer and the ONA are each referred to as a “**Party**” and collectively referred to as the “**Parties**”.

WHEREAS the Parties are parties to a Master Program Agreement (the “**Agreement**”) effective December 1, 2020;

AND WHEREAS the Parties wish to amend the Agreement on the terms and conditions hereinafter set out;

NOW THEREFORE, in consideration of the mutual covenants and agreements herein and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties agree as follows:

1. Definitions

Unless otherwise defined in this Amending Agreement, capitalized terms used herein have the meanings ascribed thereto in the Agreement.

2. Limits of Liability

Section 4 of the Agreement is deleted and replaced with the following

4. LIMIT OF LIABILITY

The Insurer’s limit of liability for each twelve (12) month period commencing December 1 and ending the following December 1 during the Program Period is:

- (a) \$1,500,000 per Insured per Loss in excess of all amounts recoverable under the underlying insurance policies and Self-Insurance Funds described in the Contract issued to the Insured.
- (b) \$6,000,000 Aggregate Limit per Insured.

3. Aggregate Limits

The definition of “Aggregate Limit” in section 1(a) of the Agreement is deleted and replaced with the following:

- (a) “**Aggregate Limit**” means the maximum amount for which the Insurer is liable under the Contract.

4. Premium

Section 5 of the Agreement is deleted and replaced with the following:

5. PREMIUM

Annual premium payable prior to or at the commencement of the Program Period and each annual anniversary thereof, based on the best estimate of ONA membership for such twelve (12) month period as at the commencement thereof. The annual premium for the period from December 1, 2025 to December 1, 2026 shall be \$672,000.

5. Schedule A

Schedule A to the Agreement is amended as follows:

- (a) Section 4 of the Declarations is amended by inserting the Policy Number TRS0260025
- (b) Section 5 of the Declarations is deleted and replaced with:

5. POLICY PERIOD

FROM: December 1, 2025 at 12:01 A.M. Eastern Standard Time

TO: December 1, 2026 at 12:00 A.M. Eastern Standard Time

- (c)

6. Agreement in Force

All other provisions of the Agreement remain in full force and effect, unamended by the terms of this Amending Agreement.


7. Counterparts


This Amending Agreement may be executed in multiple counterparts, all of which taken together will constitute a single instrument. Execution and delivery of this Amending Agreement may be evidenced by delivery of a scanned copy via electronic mail.

[Remainder of page intentionally left blank]


IN WITNESS WHEREOF the Parties have executed this Amending Agreement as of the date first written above.


**TRISURA GUARANTEE INSURANCE
COMPANY**

By: 
Name: Ben Wiggins
Title: Vice President, Fronting Solutions
I have the authority to bind the corporation
Date: 12/19/2025

By: 
Name: Richard Grant
Title: President & CEO
I have the authority to bind the corporation
Date: 12/21/2025

ONTARIO NURSES' ASSOCIATION

By: 
Name: Erin Ariss, RN -
Title: Provincial President
I have the authority to bind the corporation
Date: January 5, 2026

By: 
Name: Alan Warrington - RN
Title: First Vice-President
I have the authority to bind the corporation
Date: January 5, 2026