



1534196 ONTARIO INC.
5460 CANOTEK ROAD, 110
GLOUCESTER ON K1J 9H2

Your Aviva Enterprise insurance policy for Contractors

Policy number 81913536 starting on November 13, 2024

Your insurance coverage is provided by Aviva Insurance Company of Canada.

Dear Sir/Madam,

Thank you for renewing your insurance policy with us through your insurance broker.

What's included in your package

- Payment Summary
- Policy declarations
- Policy Wordings

If you have any questions about your policy, please contact your insurance broker.

Your Insurance Broker BROKERLINK INC.
100-6 ANTARES DR., PHASE III
OTTAWA ON K2E 8A9
Tel. (613) 596-9697

Aviva Insurance Company of Canada is a subsidiary of Aviva Canada Inc.

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Do you need to make a claim?



Call your broker or call us at
1-866-MYAVIVA (1-866-692-8482)
to report a claim.



When the unexpected happens,
you can expect 24/7 support from our
Claims Care Advisors to help you get things
back to normal as quickly as possible.



We have a dedicated team of claims relationship managers who understand the needs of your business when it matters the most. They work closely with your broker to help you keep your business running after a claim.

Contact your broker to find out more.

Premiere Vendor Network

Get service, repairs and treatments quickly following a claim.

- **Premiere Contractor Network**
High quality repairs to your property, backed by a lifetime workmanship guarantee.
- **Premiere Auto Repair Centres**
Carefully selected auto repair centres provide quick service and includes a lifetime guarantee.
- **Premiere Healthcare***
Helps you or your employees receive timely and appropriate health care services following an auto accident.
*Program not available in Quebec

To find a Premiere vendor near you, visit aviva.ca.



You have taken an important step to improve your cyber security.

Thank you for purchasing the **Aviva Cyber Insurance for Business** coverage.

Aviva Cyber Insurance for Business offers first-party (compensation that is directly made to you as a result of a covered claim) and third-party (defence costs and compensation to another party when you are liable for damages) cyber coverages. The coverage is complimented with 24/7 cyber incident preparation and service response backed by Cyberscout.

Key coverage features

The key features of your coverages, available in comprehensive format or via streamlined options, are outlined below. Some of these features may not apply to you, depending on which coverage option you have purchased. Please review your Policy Declarations and speak with your broker if you have any questions.

- Coverage A: Data Compromise Response Expenses: Provides resources to respond to and manage a breach resulting in the loss of personal information.
- Coverage B: Computer Attack: Covers the costs to replace, re-create, or restore data and restore systems following a hack, malware attack, or denial of service attack. Includes coverage for loss of income, extra expenses, and public relations services.
- Coverage C: Cyber Extortion: Covers the costs to eliminate a cyber extortion threat and for the costs of hiring a negotiator or investigator to eliminate the threat.
- Coverage D: Data Compromise Liability: Covers defence and settlement costs resulting from litigation arising from loss of personal information due to data compromise incident.
- Coverage E: Network Security Liability: Covers defence and settlement costs for litigation resulting from a failure in system security, or due to the loss of third-party corporate data.
- Coverage F: Electronic Media Liability: Covers defence and settlement costs for infringement, defamation, or privacy violation litigation arising from the posting of information on your business' website.
- Coverage G: Identity Recovery: Covers expenses incurred to recover after an identity theft incident impacting a business owner, partner, or executive, including case management and expense reimbursement for out-of-pocket costs, legal expenses, lost wages, and child or elder care.
- Coverage H: Misdirected Payment Fraud: Reimburses funds that are lost due to criminal deception affecting your business or the deception of your financial institution to send money to a fraudulent destination.

Your coverage applies globally with respect to first-party coverages and within Canada and the United States (though claims must be brought in Canada) for third-party coverages.

If you are an existing customer with the outgoing **Aviva Cyber Suite** form, please refer to the **Summary of Changes** attached to your policy for an overview of coverage changes.

Cyber incident preparation and response

In addition to your coverage, you now have access to our *Cyber Incident Preparation and Response Portal* supported by Cyberscout.

Once enrolled, you can take advantage of tools and services designed specifically for businesses like yours. These services will help compliment your cyber security and support you when your business is affected by cyber crime.

Services include:

- Tips and guidance for cyber safety
- Cyber security education, including resources and articles
- Cyber security self-assessment & risk calculator
- Sample cyber incident response plan template
- Sample data breach notification communications
- Cyber incident response support

Create an account to get started

When you visit the site for the first time, you'll be asked to enter an access code to set up your account.

Visit: <https://aviva.breachresponse.ca/>

Username: AvivaPrimeCanada

Password: AvivaPrime1User

Please call the Resolution Centre at **1-844-398-1919** if you are experiencing issues creating your online account or require access support.

How to report a cyber claim and/or receive incident support

A cyber claim should be filed immediately after a known or suspected cyber security breach, data privacy breach, or other cyber event. Do not voluntarily make any payment, assume any obligation, or incur any expense without Aviva's prior written consent.

Aviva Cyber toll-free number: 1-844-398-1919

Be sure to have your policy number and company details available when you call.

Talk to your broker today to learn more about our comprehensive Aviva Cyber Insurance for Business form and the additional services offered.

The content contained in this document is for information purposes only. Services are provided through Aviva Canada Inc. contracted third party service providers, including Sontiq, Inc., a TransUnion company. The insurance products described are subject to terms, conditions, restrictions, and exclusions, which are outlined in our final policy wording. Please speak with your Aviva insurance broker if you would like to learn more. Aviva insurance products are underwritten by insurers in the Aviva Canada group of insurance companies, which are subsidiaries of Aviva Canada Inc. Aviva and the Aviva logo are trademarks used under license from the licensor. Cyberscout is a trade name subject to rights of Sontiq, Inc.

Aviva Business Legal Helpline Service



Free legal assistance for your business

If you have a legal problem affecting your business and require information about your legal rights and options, the **Aviva Legal Helpline service**¹ is here for you.

Call **1-800-564-7636** to receive free confidential general legal assistance and information² by telephone from a lawyer.

- Accessible 24 hours a day, 7 days a week
- **Unlimited call duration** and **unlimited calls** during the policy term

Aviva Legal Helpline service could save your business over \$700 when compared to the cost of purchasing similar services!³

It's easy to talk to a lawyer

Legal services² are available for your business across most areas of law, including employment, taxation, civil litigation, and more.

What you need to know:

- All call services are provided by a lawyer
- Legal information is only provided over the telephone
- Your policy number and company name (or your first and last name) are required to access the service
- Information discussed is subject to solicitor-client privilege
- Legal information provided is based on applicable provincial and federal laws of Canada

**Access free legal assistance at
1 800 564-7636**

Save Time | Save money³ | Help Mitigate Legal Risk

¹ The Aviva Legal Helpline service is provided by ARAG Legal Solutions Inc. (ARAG) via Assistenza International on behalf of Aviva Insurance Company of Canada.

² Legal information provided through the Aviva Legal Helpline service is Summary Legal Information. Refer to the "Legal Helpline Services Terms and Conditions" page included with your policy for complete details, including excluded services, terms, limitations and conditions.

³ Savings value provided by ARAG Legal Solutions Inc. \$720 value based on 2.8 calls per helpline case, 40-minute average duration, and an average cost for an experienced Canadian lawyer of- \$400 per hour..

Legal Helpline Services Terms and Conditions

This document certifies that you have access to the Legal Helpline, provided by ARAG Legal Solutions Inc. (ARAG) on behalf of Aviva Insurance Company of Canada (Aviva) as an additional benefit for being a policyholder. To access this service, please call: **1-800-564-7636**.

PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY.

By using the services provided under the Legal Helpline, you agree to and accept the following:

"you" and "your" refer to the Aviva policyholder who has been provided the Legal Helpline by Aviva Insurance Company of Canada. This includes the directors, officers, partners, and managers of your business.

"Aviva", "we", "our" and "us" refer to Aviva Insurance Company of Canada.

"Policy" means your Aviva commercial insurance policy.

Legal Helpline

The Legal Helpline is available 24 hours a day, 7 days a week.

For general legal assistance on any matter, please call: **1-800-564-7636**. For verification purposes, please be prepared to provide:

1. your policy number; and
2. your company name or your first and last name.

ARAG will provide you access to a Legal Helpline through which you can receive Summary Legal Information. Lawyers will provide bilingual Summary Legal Information to you which is confidential general legal assistance and information over the phone relating to any legal problem affecting your business, to help determine your legal rights and options under the laws of the applicable province or territory and the federal laws of Canada.

The legal information that the Legal Helpline service provides will be Summary Legal Information and does not include:

1. performing case-specific legal research;
2. the dictation of letters, or any legal documents; or
3. document review.

Summary Legal Information includes but is not limited to all business legal matters of the following nature:

1. civil litigation;
2. criminal;
3. employment;
4. family;
5. immigration;
6. wills & estates;
7. residential landlord & tenant;
8. residential real estate;
9. taxation;
10. strata/condo law;
11. First Nations;
12. education;
13. firearms; and
14. public bodies (including municipalities and children's aid societies).

The Helpline will not provide Summary Legal Information:

1. on any written material or through any means of communication that is in any format other than orally presented over the telephone.
2. which, in the opinion of our representatives, is to help counsel you in the committing of or the continuation of fraud or any illegal act.
3. which involves a dispute against ARAG, us, or one of our affiliates, subsidiaries, brokers or agents.
4. concerning insurance-related questions including but not limited to questions involving claims.

General Conditions

The Legal Helpline is subject to the following conditions:

1. Calls to this service may be recorded.
2. The Legal Helpline service will terminate concurrently upon the expiry of this policy.
3. Aviva may also terminate the Legal Helpline service upon renewal or, at any time by providing you with written notice.
4. The Legal Helpline does not provide coverage or reimbursement for any legal fees incurred by you.
5. ARAG and Aviva will not accept responsibility if the helpline service is unavailable for reasons they cannot control.
6. AVIVA AND ITS SUBSIDIARIES DISCLAIM ALL LIABILITY ARISING FROM ANY INFORMATION, ASSISTANCE, PRODUCTS AND/OR SERVICES PROVIDED BY A LAWYER, SERVICE PROVIDER, OTHER PROFESSIONAL, UNDER THE LEGAL HELPLINE SERVICES.

Line: COM Company: 04 Branch: 08

Aviva Insurance Company of Canada
2100-112 Kent Street
Tower B
Ottawa, ON
K1P 5P2

Please visit us at: aviva.ca



Renewal Policy Notice

1534196 ONTARIO INC.
5460 CANOTEK ROAD, 110
GLOUCESTER ON K1J 9H2

If you have any inquiries regarding your policy, please contact your broker:

BROKERLINK INC.
100-6 ANTARES DR., PHASE III
OTTAWA
ON K2E 8A9

Tel. (613) 596-9697

BROKERLINK INC. in partnership with **Aviva Insurance Company of Canada**, is pleased to enclose the renewal of your Commercial policy. Please review your policy to ensure that all the information is accurate, as the coverage and premiums are based on the information provided.

Policy Number: 81913536

Policy Type: COMMERCIAL

Pay Plan: Pre-Authorized Chequing

Policy Transactions for Account Number **50450725**

Policy Number	Effective Date	Description	Premium	Finance Charge	Sales Tax	Total
81913536	November 13, 2024	Renewal Policy	\$4,900.00	\$147.00	\$392.00	\$5,439.00
Total Amount Due:						\$5,439.00

Named Insured:

1534196 ONTARIO INC.
5460 CANOTEK ROAD, 110
GLOUCESTER ON
K1J 9H2

Your summary and payment schedule is shown on the back of this page.

If you need to change your banking information, or if you'd like to change your payment method, please complete the following authorization form, or notify your broker at least 15 business days prior to your next withdrawal.

Aviva Insurance Company of Canada
10 Aviva Way
Suite 100
Markham ON L6G 0G1

Summary of Account Number **50450725**

Policy Number	Description	Premium
81913536	Balance owing	\$5,439.00
	Total Amount Due:	\$5,439.00

Payment Schedule

November 13, 2024	\$906.50	May 13, 2025	\$453.25
December 13, 2024	\$453.25	June 13, 2025	\$453.25
January 13, 2025	\$453.25	July 13, 2025	\$453.25
February 13, 2025	\$453.25	August 13, 2025	\$453.25
March 13, 2025	\$453.25	September 13, 2025	\$453.25
April 13, 2025	\$453.25		

- Pre-authorized payments, from your bank account, will be withdrawn automatically as scheduled.
- A \$50.00 service charge will be levied against payments returned by the bank due to insufficient funds or payments not cleared.

EFT Authorization Form (H1 Compliant)
Pre-authorized monthly payment from bank account



New request Change to existing information

Insured Name: 1534196 Ontario Inc.
Account Number: 50450725
Brokerage Name and Contact Information: BROKERLINK INC.
100-6 ANTARES DR., PHASE III
OTTAWA ON K2E 8A9
Tel: (613) 596-9697

Consent and Disclosure

My/Our signature confirms that

- I/We have been provided with details of and understand the terms and conditions of the payment plan by automatic withdrawals from my/our financial institution.
- I/We hereby authorize the named financial institution below to debit my/our account for all payments payable to: **Aviva Insurance Company of Canada or any of its associated insurance companies** to which my policy may be transferred to at a later date (the "Insurer").
- I/We understand that this authorization may be cancelled by me/us upon written notice, at least 15 days before the next scheduled payment. I/We may obtain a sample cancellation form, or further information on my/our right to cancel a payment authorization agreement, or more information about Pre-Authorized Debiting at my/our financial institution by visiting www.cdnpay.ca, or through contacting my/our insurance company at www.aviva.ca.
- I/We have certain recourse rights if any debit does not comply with this agreement. For example, I/we have the right to receive reimbursement for any debit that is not authorized or is not consistent with this payment authorization agreement. To obtain more information on my/our recourse rights, I/we may contact my/our financial institution or visit www.cdnpay.ca.
- I/We warrant and guarantee that all persons whose signatures are required to sign on this account have signed this authorization below.
- If there is a change in premiums due to a change in coverage or upon renewal, the amount of the monthly withdrawal will automatically be changed.
- I/We will ensure that funds are available on each due date and understand that Non-Sufficient Funds transactions may result in one or all of the following:
1. A second presentation or attempt to withdraw funds 2. A second withdrawal notice 3. Cancellation of my/our policy
- I/We have received a copy of this authorization and have read and understood these terms and conditions.
- For pre-authorized debits, I/we shall receive, with respect to the debiting of fixed-amount payments, written notice from the Insurer, the amount to be debited and the due date(s) debiting, at least 10 calendar days prior to the date of the first payment, and such notice shall be received each time there is a change in the amount of payment.
- The account that my/our financial institution is authorized to draw upon is indicated below. A specimen cheque has been marked 'void' or PAD form and attached to this authorization.
- I/we undertake to inform my/our insurer, in writing, of any change in the account information provided in this authorization prior to the next payment due date.
- I/We understand that this authorization is continuous and will automatically apply to the renewal terms, unless instructed differently.
- I/We authorize my/our Insurer to collect or use my/our personal information for the purpose of this authorization for the automatic withdrawals for payment of my/our insurance premiums. I/We authorize my/our Insurer to disclose any personal information contained in this authorization form to its financial institution to the extent disclosure is directly related to and necessary for the proper execution of the pre-authorized debit transaction for the policy number(s) noted above.
- I/We may withdraw my/our consent to collect, use or disclose my/our personal information for the purpose of this authorization for automatic withdrawals for payment of my/our insurance premiums. Withdrawal of my/our consent will result in cancellation of this authorization for automatic withdrawals for payment of my/our insurance premiums, in which case I/we must make other arrangements for payment of my/our insurance premiums.

Bank account information

Branch/Transit #	Bank #	Bank Account # <input type="checkbox"/> Personal <input type="checkbox"/> Commercial
Name and address of Financial Institution:		
Signature(s) as shown on bank records (If different from signature below)		
Today's date:	Preferred payment date:	
Authorized/Insured's signature	Authorized/Insured's signature	

Attach a sample cheque marked 'VOID' or a pre-authorized debit form (PAD form) from your financial institution and return to your broker.



Policy declarations

Named Insured

1534196 ONTARIO INC.
5460 CANOTEK ROAD, 110
GLOUCESTER ON K1J 9H2

Your Broker

BROKERLINK INC.
100-6 ANTARES DR., PHASE III
OTTAWA
ON K2E 8A9

Aviva Enterprise Contractors Policy

Your policy number: 81913536

Effective November 13, 2024 at 12:01 am
to November 13, 2025 at 12:01 am
(local time at the postal address)

Your policy premium is \$4,900

Your insurance coverage is provided by
Aviva Insurance Company of Canada
2100-112 Kent Street
Tower B
Ottawa, ON K1P 5P2

The only insurance afforded by this policy is that which is provided by the forms indicated below. Reference should be made to the applicable forms for details.

Conditions, Forms and Endorsements applicable to the entire policy

Form number	Form name
910000-02	Policy Conditions
910001-06	Property, Business Income, Inland Marine, Crime and Equipment Breakdown Common Conditions and Exclusions
910002-02	Liability Conditions

Location 1

Premium: \$1,294

Address: 5460 CANOTEK ROAD, 110, OTTAWA ON K1J 9H2

Insured occupancy/operation: COMMERCIAL CONDO UNIT OWNER

Other occupancy: OCCUPIED BY INSD. AS OFFICE AND SPRAY WORK AREA

Construction: NON-COMBUSTIBLE BUILDING

Loss, if any, is payable to: THE INSURED

Forms and endorsements applicable to Location 1

Form number	Coverage	Deductible (\$)	Co-insurance	Limits of insurance (\$)
	PROPERTY			
911000-07	Property Insurance			
	Equipment	1,000	90%	170,300
	Stock	1,000	90%	68,100

CONTINUED ON NEXT PAGE

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

Form number	Coverage		Deductible (\$)	Co-insurance	Limits of insurance (\$)	
911516-02	Water Damage Deductible Endorsement		5,000		Included	
911255-02	Condominium Unit Owners Endorsement					
	Contingent Condo Unit		See Schedule		See Schedule	
	Difference in Deductible		1,000		10,000	
	Lock Replacement				5,000	
	Lost key(%): 10					
	Loss Assessment		1,000		100,000	
	Trustee Fees				50,000	
911301-02	Earthquake Shock Endorsement	Minimum	5% 100,000		Included	
911302-02	Flood Endorsement		25,000		Included	
911306-01	Sewer Back Up Endorsement		5,000		Included	
	EQUIPMENT BREAKDOWN					
914000-03	Equipment Breakdown Insurance Form		1,000		238,400	
	CRIME					
915000-02	Crime Form					
	B. Money, Securities and Other Property				10,000	
	Supplementary Coverages					
	Medical Expense Incurred from Robbery				Included	
	Each Person				5,000	
	Annual Aggregate				10,000	

Policy level
Premium: \$991

Description of operations: INTERIOR/EXTERIOR PAINTING CONTRACTOR
25% CABINET PAINTING

Forms and endorsements applicable to this policy

Form number	Coverage		Deductible (\$)	Co-insurance	Limits of insurance (\$)	
	PROPERTY					
911000-07	Group One - Blanket		1,000		250,000	
	Automatic Fire Suppression Recharge				Included	
	Brands and Labels				Included	
	Building damage by theft				Included	
	Landscaping and Growing Plants				Included	
	Master Key				Included	
	Newly acquired Business Contents				Included	
	Personal Effects - Officers - Employees, Customers and Guests				Included	
	Seasonal Stock				Included	
	Group Two - Additional Limits				Included	
	Accounts Receivable				250,000	
	Building and Business Contents - Newly acquired locations		1,000		1,500,000	
	Building Improvements /Betterment - Course of Construction		1,000		250,000	

CONTINUED ON NEXT PAGE

Form number	Coverage	Deductible (\$)	Co-insurance	Limits of insurance (\$)
	Building Upgrade			50,000
	Business Contents away from Premises	1,000		50,000
	Business Contents in transit	1,000		50,000
	Business Property at Residence	1,000		10,000
	By-laws			100,000
	Catch all Aggregate			50,000
	Cleanup Expenses for Land and Water Pollution Aggregate	1,000		50,000
	Confiscated or Seized property	1,000		25,000
	Debris Removal			250,000
	Environmental Upgrade Aggregate			250,000
	Errors and Omissions	1,000		50,000
	Expediting Expense			50,000
	Extra Expense			50,000
	Exterior Paving	1,000		50,000
	Fine Arts with Schedule			Not Covered
	Fine Arts without Schedule	1,000		50,000
	Fire Fighting Expenses			100,000
	Damage by Animals or Insects	1,000		10,000
	Inspection and Approval Costs			10,000
	Installation Floater	1,000		100,000
	Professional Fees	1,000		100,000
	Earthquake Deductible - Installation Floater			Not Covered
	Flood Deductible - Installation Floater			Not Covered
	Reward			10,000
	Stock Contamination	1,000		25,000
	Stock Spoilage	1,000		25,000
	Distance (kms): 25			
	Valuable Papers and Records			100,000
	Valuable Property	1,000		1,000
911261-01	Sustainable Property Endorsement			
	Sustainable Landscaping - Build Back Better			25,000
	Carbon Offset Expense Reimbursement			250
	Building Upgrade - Enhanced Build Back Better Aggregate			50,000
	Environmental Upgrade - Enhanced Build Back Better Aggregate			250,000
	Environmental Certification Expense Reimbursement			25,000
	BUSINESS INCOME			
912000-03	Business Income Actual Loss Sustained Form			
	Indemnity Period (Months): 12			
	Waiting Period Hour(s): 24			
	Group One Blanket			250,000
	Accountants' Fees			Included
	Fines and Penalties			Included
	Leasehold Interest			Included
	Newly Acquired Locations			Included
	Group Two -Additional Limits			Included

CONTINUED ON NEXT PAGE

Form number	Coverage		Deductible (\$)	Co-insurance	Limits of insurance (\$)	
	Contingent Business Interruption				50,000	
	Utilities Service Interruption				25,000	
	Distance(km): 25					
	Group Three - Time/Distance Limits				Included	
	Mortgage Rate Guarantee				25,000	
	Ordinary Payroll Expenses					
	Ordinary Payroll - Business Income Indemnity Period				Included	
	Restricted Access				10,000	
	Time Period Day(s): 30					
	INLAND MARINE					
913003-02	Contractors' Equipment Floater - Broad Form					
	Contractor's Equipment incl Rented , Leased or Borrowed - Blanket	Minimum	2% 1,000	100%	25,000	
	Tools		1,000	100%	10,000	
	Group One - Blanket		1,000		100,000	
	Employees Tools and Clothing				Included	
	Fire Extinguishing Equipment Recharge				Included	
	Group Two - Additional Limits				Included	
	Cleanup Expenses for Pollution Annual Aggregate		1,000		50,000	
	Confiscated or Seized property				25,000	
	Debris Removal				50,000	
	Expediting Expense				50,000	
	Fire Fighting Expenses				5,000	
	Newly Acquired Contractors Equipment		1,000		250,000	
	Rental Reimbursement - Loss of Use				50,000	
	Reward				10,000	
	EQUIPMENT BREAKDOWN					
914001-03	Business Income - Actual Loss Sustained - Equipment Breakdown					
	Indemnity Period (Months): 12					
	Waiting Period Hour(s): 24					
	Supplementary Coverages					
	Group One - Blanket				50,000	
	Accountants' Fees				Included	
	Fines and Penalties				Included	
	Leasehold Interest				Included	
	Newly Acquired Locations				Included	
	Group Two - Additional Limits					
	Contingent Business Interruption				100,000	
	Waiting Period Hour(s): 24					
	Internet Service Provider				25,000	
	Utilities Service Interruption				25,000	
	Distance (kms): 1					
	Waiting Period Hour(s): 24					
	Group Three - Time/Distance Limits					
	Mortgage Rate Guarantee				25,000	
	Ordinary Payroll Expenses					
	Ordinary Payroll - Business Income Indemnity Period				Included	

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Form number	Coverage		Deductible (\$)	Co-insurance	Limits of insurance (\$)	
	Restricted Access				10,000	
	Time Period Day(s): 30					
914000-03	Group One - Blanket		1,000		500,000	
	Ammonia Contamination				Included	
	Brands and Labels				Included	
	Hazardous Substances				Included	
	Research and Development Costs				Included	
	Group Two - Additional Limits				Included	
	By-laws				100,000	
	Catch All Aggregate				50,000	
	Data Coverage		1,000		100,000	
	Data Processing Equip and Media at Residence		1,000		100,000	
	Data Processing Equip and Media - Off Premises		1,000		100,000	
	Debris Removal				250,000	
	Environmental Upgrade Aggregate				250,000	
	Errors and Omissions				10,000	
	Expediting Expense				50,000	
	Extra Expense		1,000		50,000	
	Distance(km): 25					
	Fluid Escape				50,000	
	Inspection and Approval Costs				10,000	
	Newly Acquired Locations				1,500,000	
	Professional Fees				10,000	
	Stock Spoilage	Minimum	10% 1,000	80%	10,000	
	Distance(km): 25					
	CRIME					
915000-02	Crime Form					
	A. Employee Dishonesty				25,000	
	C. Counterfeit Currency and Money Orders				10,000	
	D. Forgery, Alteration, Credit Card and AT Card				10,000	
	E. Electronic Fraud and Funds Transfer Fraud				10,000	
	F. Property in Safety Deposit Boxes				10,000	
	G. Incoming Cheque Forgery				10,000	
	Supplementary Coverages					
	Client or Customer Property		1,000		10,000	
	Professional Fees				10,000	
915505-01	Social Engineering Exclusion				Included	

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Liability level

Total or advance liability premium: \$2,615

Minimum retained liability premium: \$1,505

Forms and endorsements applicable to this policy

Form number	Coverage		Deductible (\$)	Limits of insurance (\$)
	LIABILITY			
916000-04	General Liability Form			
	A. Bodily or Mental Injury and Property Damage			Included
	Each Occurrence	Bodily / Mental Injury Property Damage	1,000 1,000	5,000,000
	Products-Completed Operations Aggregate			5,000,000
	B. Personal and Advertising Injury - Any one person or organization			5,000,000
	C. Tenant's Property Damage Liability - Any one premises		1,000	500,000
	D. Voluntary Medical Payments - Any one person			50,000
	Employer's Liability			Included
916307-01	Condominium Unit Owner's Liability - Loss Assessment Endorsement			100,000
916351-01	Limited Contingent Wrap-Up Endorsement - Difference in Condition/Deductible/Limits			Included
	Difference in deductible limit (\$) : 10000			
916015-02	Employee Benefits Liability			
	Each Employee Limit		1,000	5,000,000
	Aggregate			5,000,000
916019-01	Contingent Elevator and Hoist - Each Occurrence		1,000	100,000
916100-01	SPF 6 - Non-Owned Auto Insurance (Including SEF 94, 96 and 99)			
	Applicant's Business of: Interior/ Exterior Painting - No Spray Painting			
	Applicant's Business of: Painting of Cabinets and Installation			
	Third Party Liability			5,000,000
	SEF 94 Legal Liability for Damage to Hired Automobiles		1,000	100,000
916550-01	O.E.F. 98B Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement			Included
	CYBER COVERAGE			
919200-01	Aviva Cyber Insurance for Business			
	Cyber Insurance Annual Aggregate Limit: Data Compromise Response Expenses		1,000	25,000
	A. Data Compromise Response Expenses			
	Limit of insurance		1,000	25,000
	Sublimit Per Occurrence			
	Public Relations			5,000
	Named Malware			25,000
	B. Computer Attack			Not Covered
	Limit of insurance			Not Covered
	Sublimit Per Occurrence			Not Covered
	Public Relations			Not Covered
	C. Cyber Extortion			Not Covered

CONTINUED ON NEXT PAGE

Form number	Coverage	Deductible (\$)	Limits of insurance (\$)
	Limit of insurance		Not Covered
	D. Data Compromise Liability		Not Covered
	Limit of insurance		Not Covered
	Sublimit Per Occurrence		Not Covered
	Named Malware		Not Covered
	E. Network Security Liability		Not Covered
	Limit of insurance		Not Covered
	F. Electronic Media Liability		Not Covered
	Limit of insurance		Not Covered
	G. Identity Recovery		Not Covered
	Annual Aggregate Limit per "Identity Recovery Insured"		Not Covered
	Sublimit Per Occurrence		Not Covered
	Lost Wages And Child And Elder Care Expenses		Not Covered
	Mental Health Counseling		Not Covered
	Miscellaneous Unnamed Costs		Not Covered
	H. Misdirected Payment Fraud		Not Covered
	Limit of insurance		Not Covered

Liability rating schedule

Attached to and forming part of form 916000

Classifications	Industry code	Rating basis	Rating amount	Rating method	Rate
Interior/ Exterior Painting -No Spray Painting -No Paint Storage	1754-30	Revenue	490,000	Per Thousand	2.837
Painting and Installation of Cabinets	1752-30	Revenue	210,000	Per Thousand	3.871

Authorized Signature of Insurer
Corporate Secretary

President and Chief Executive Officer

Cancellation of policy

If you wish to cancel this policy, please sign the following and return this certificate to your agent.

In consideration of A RETURN PREMIUM to be calculated as provided in the policy conditions and to be paid by, the Insurer to the Insured, this policy is hereby cancelled.

Date _____

Signature of insured

PAYEE, if any, must discharge interest by signing this Form.

Payee

FOR FURTHER INFORMATION, CONTACT YOUR BROKER AT (613) 596-9697

Policy Number: 81913536
Effective Date: November 13, 2024

Schedule of Named Insureds

1534196 Ontario Inc.

operating as
Axcell Painting

operating as
OTTAWA CABINET PAINTING

Policy Number: 81913536
Effective Date: November 13, 2024

Schedule of Items

Location 1

Attached to and forming part of Form 911255 - Condominium Unit Owners Endorsement

Item	Description	Limit (\$)	Deductible (\$)
	Contingent Condo Unit		
1	Unit 110 - 5460 Canotek Rd, Gloucester, ON	129,000	1,000

**This endorsement changes the coverage provided by:
PROPERTY FORM - 911000**

1. The following coverages are added to IV., B., SUPPLEMENTARY COVERAGES, GROUP TWO:

a. SUSTAINABLE LANDSCAPING - BUILD BACK BETTER

- i. This form insures the reasonable additional costs incurred to replace existing landscaping at the "premises" with:
 - (a) trees, plants, shrubs, lawns or flowers native to the municipality where the "premises" is located;
 - (b) trees, plants, shrubs, lawns or flowers which are drought tolerant; or
 - (c) trees, plants, shrubs, lawns or flowers that reduce herbicide or pesticide application needs; when an insured loss under IV., 4., SUPPLEMENTARY COVERAGE, GROUP ONE, LANDSCAPING AND GROWING PLANTS, TREES, SHRUBS OR FLOWERS IN THE OPEN occurs.
- ii. There is no coverage for:
 - (a) growing crops, but this does not apply to fruit bearing bushes or trees native to the municipality where the "premises" is located; or
 - (b) roadways, walkways, exterior parking lots or other similar exterior paved or unpaved surfaces, unless such surfaces are removed and replaced with trees, plants, shrubs, lawns or flowers native to the municipality where the "premises" is located.
- iii. IV., B., 9., SUPPLEMENTARY COVERAGES, GROUP TWO, CATCH ALL does not apply to this coverage.

b. CARBON OFFSET EXPENSE REIMBURSEMENT

- i. In the event of an insured loss under this form, the Insurer will reimburse the insured for purchase of "carbon offset credits".
- ii. IV., B., 9., SUPPLEMENTARY COVERAGES, GROUP TWO, CATCH ALL does not apply to this coverage.
- iii. IV., B., 23., SUPPLEMENTARY COVERAGES, GROUP TWO, PROFESSIONAL FEES does not apply to this coverage.

c. BUILDING UPGRADE - ENHANCED BUILD BACK BETTER

Selecting this coverage automatically deletes IV., B., 4., SUPPLEMENTARY COVERAGES, GROUP TWO, BUILDING UPGRADE - BUILD BACK BETTER

- i. This form insures the increase in direct costs incurred, due to an insured loss payable for "building", to repair or replace "building" components that are physically lost or physically damaged or to add new "building" components that improve the resistance of the "building" to future loss that may result from a peril insured against under this form.
- ii. The Insurer will pay the least of:
 - (a) 25% of the sum of:
 - (1) the total amount payable for the direct physical loss of or direct physical damage to the "building", and
 - (2) the amount of the applicable deductible;
 - (b) the amount actually expended by the Insured; or
 - (c) the limit of insurance shown on the "Policy Declarations" for this coverage.
- iii. Notwithstanding the V., 9., REINSTATEMENT in this form, following a loss under this coverage, the limit of insurance for this coverage will be reduced by the amount payable.
- iv. This coverage does not apply to any increase in the cost of repair or replacement of "buildings" occasioned by a restriction or prohibition in any by-law, regulation, ordinance or law.

d. ENVIRONMENTAL UPGRADE - ENHANCED BUILD BACK BETTER

Selecting this coverage automatically deletes IV., B., 13., SUPPLEMENTARY COVERAGES, GROUP TWO, ENVIRONMENTAL UPGRADE - BUILD BACK BETTER

- i. This form insures the increase in direct costs incurred, due to an insured loss payable for "building" or "equipment", to repair or replace "building" and "equipment" components that are physically lost or physically damaged, with those that improve the energy efficiency or environmental emissions rating of the "building" or "equipment".
- ii. The Insurer will pay the least of:
 - (a) 25% of the sum of:
 - (1) the total amount payable for the direct physical loss of or direct physical damage to the "building" and "equipment", and
 - (2) the amount of the applicable deductible;
 - (b) the amount actually expended by the Insured; or
 - (c) the limit of insurance shown on the "Policy Declarations" for this coverage.
- iii. This coverage will not apply to any increase in the cost of repair or replacement of insured property occasioned by a restriction or prohibition in any by-law, regulation, ordinance or law.
- iv. The liability of the Insurer in respect of this coverage during any one policy period will not exceed the aggregate shown on the "Policy Declarations" for this coverage, irrespective if multiple locations are impacted in one event.
- v. Notwithstanding V., 9., REINSTATEMENT in this form, following a loss under this coverage, the limit of insurance for this

coverage will be reduced by the amount payable.

e. ENVIRONMENTAL CERTIFICATION EXPENSE REIMBURSEMENT

- i. In the event of direct physical loss or direct physical damage to an insured "building" or "equipment", the Insurer will reimburse the insured for expenses for "environmental certification fees" of the physically lost or physically damaged "building" or "equipment".
- ii. IV., B., 9., SUPPLEMENTARY COVERAGES, GROUP TWO, CATCH ALL does not apply to this coverage.

2. As used in this endorsement:

- a. "carbon offset credits" means a transferrable instrument certified by governments or independent certification bodies to represent an emission reduction of one metric tonne of carbon dioxide, or an equivalent amount of other greenhouse gasses.
- b. "environmental certification fees" means the fees charged to certify a "building" or "equipment" meet the minimum standards of an independent certification body which certifies the environmental performance of buildings or processes, including energy usage, carbon emissions and water usage.

All other terms, conditions, exclusions and limitations of the policy remain unchanged.

Aviva Insurance Company of Canada

**This endorsement changes the coverage provided by:
GENERAL LIABILITY FORM - 916000**

1. This extension applies only if the "Named Insured" owns one or more units in the real property of a condominium corporation, strata corporation or divided co-ownership syndicate located within the "coverage territory".
2. The Insurer will reimburse the "Named Insured" for the share of the "Named Insured" of any special assessment charged to all unit owners because of:
 - a. an "action" brought against the condominium corporation, strata corporation or divided co-ownership syndicate for "damages" arising from:
 - i. an "occurrence" or offence to which this form would apply if the "action" had been brought against the "Named Insured";
 - ii. a "wrongful act" committed by a director or "executive officer" of the condominium corporation, strata corporation or divided co-ownership syndicate, but only if the "claim" for such "wrongful act" is first made against the director, "executive officer", condominium corporation, strata corporation or divided co-ownership syndicate during the policy period; or
 - b. the application of a deductible to the liability insurance of the condominium corporation, strata corporation or divided co-ownership syndicate.
3. The limit of insurance shown for this endorsement in the "Policy Declarations" is the most the Insurer will pay for any one "occurrence", offence or "wrongful act", regardless of the number of units owned by the "Named Insured".
4. Wherever used in this endorsement:
 - a. "claim" means:
 - i. a written or oral notice received by a director, "executive officer", condominium corporation, strata corporation or divided co-ownership syndicate that it is the intention of any party to hold that director, "executive officer", condominium corporation, strata corporation or divided co-ownership syndicate responsible for a "wrongful act" to which this endorsement applies; or
 - ii. a specific written or oral allegation received by a director, "executive officer", condominium corporation, strata corporation or divided co-ownership syndicate that a "wrongful act" to which this endorsement applies has been committed by a director, "executive officer", condominium corporation, strata corporation or divided co-ownership syndicate.
 - a. "wrongful act" means any negligent act, error or omission.

All other terms, conditions, exclusions and limitations of the policy are unchanged.

Aviva Insurance Company of Canada

Privacy Information

Our Privacy Policy And Commitment To Protecting Your Privacy

Aviva Canada Inc. and our member companies¹ ("Aviva") are committed to protecting and keeping private our policyholders' Personal Information. Our Privacy Policy sets out details on the collection, retention, use and disclosure of Personal Information. All employees are required to comply with the Privacy Policy in the execution of their daily activities.

At Aviva we identify to our customers the purpose for collecting their Personal Information at or prior to its actual collection. Our customers in turn must consent to its collection implicitly, or expressly in order for us to use it for those purposes. We are committed to ensure that the Personal Information collected on our customers is only used for the purpose for which it was originally intended.

Aviva shall collect, retain, use and disclose your Personal Information in accordance with our Privacy Policy. If we require your Personal Information for any other purpose other than as identified in our Privacy Policy, Aviva will seek your consent prior to using it.

We issue an insurance policy with the understanding that, in addition to providing your consent, you have obtained the consent from all persons named in your insurance policy for the collection, retention, use and disclosure of their Personal Information, for the purposes we have identified.

What We Will NOT Do With Your Information

We **do not** sell customer information to anyone. Nor do we share customer information with organizations outside of our member companies that would use it to contact you about their own products or services.

We Strive To Protect Your Personal Information

All employees, independent brokers, agents, suppliers, and others as permitted by the criteria outlined in our Privacy Policy, who are granted access to customer records, understand the importance of keeping this information protected and confidential. They are clearly advised they are to use the information only for the purposes intended.

We've also established physical and systems safeguards, along with the proper processes, to protect customer information from unauthorized access or use.

The member companies of Aviva Canada Inc. may internally share your Personal Information as permitted by the Privacy Policy. We may also use service providers located outside of Canada or related companies located outside of Canada to collect, use, retain or disclose your Personal Information as permitted by the criteria outlined in our Privacy Policy. In such circumstances, we will attempt to contractually protect your Personal Information, however, it may be subject to the laws of that jurisdiction and may be accessed by the courts, law enforcement and national security services of that jurisdiction.

Your Privacy Choices

You may withdraw your consent at any time (subject to legal or contractual obligations and on providing us reasonable notice) by contacting our Privacy Officer in writing. Please be aware that withdrawing your consent may prevent us from providing you with any requested product or service.

We may amend our Privacy Policy from time to time. For a copy of our Privacy Policy or for more information about our Privacy Policy and procedures, our member companies or to view jurisdictions where your Personal Information may be collected, used, retained or disclosed, please visit our website at www.aviva.ca, or contact our Privacy Officer at:

Aviva Canada Inc.
10 Aviva Way, Suite 100
Markham, ON L6G 0G1
Telephone: 1 844 398 2009
E-mail: privacyoffice.ca@aviva.com

CODE OF CONSUMER RIGHTS AND RESPONSIBILITIES

The staff of Aviva Insurance Company of Canada (along with the brokers and agents who sell home, auto and business insurance), are committed to protecting your rights. These include the right to be fully informed, to be treated with respect, to timely claims handling and complaint resolution, and to privacy.

Insurance is a two-way contract, and you have a role to play. You are responsible for understanding your needs, asking questions and providing accurate, up-to-date information to your insurer. For more information about your role, speak to your insurance representative and read your policy.

Right To Be Informed

You have the right to an easy-to-understand explanation of how insurance works and how insurers calculate price based on relevant facts. You can expect to access clear information about your policy, your coverage and the claims settlement process. Under normal circumstances, insurers will advise an insurance customer of changes to, or the cancellation of, a policy at least 30 days prior to the expiration of the policy. Your insurer is required to provide you with the renewal terms of your policy at least 30 days prior to the expiration of the policy.

You have the right to know how your broker or agent is compensated, and if they have any conflicts of interest.

Responsibility to understand your needs

You are responsible for asking questions and educating yourself about your policy. Visit www.abc.ca for information about questions you should ask your insurance provider. Make sure you ask all relevant questions and give your insurance provider a detailed explanation of your circumstances to help him or her make informed recommendations on what your policy should include. This will ensure that you have the right insurance coverage.

You are responsible for making premium payments as required by your insurer. Failure to do so could result in a lapse of coverage or cancellation of your policy.

Right to Timely and Transparent Claims Handling

You can expect qualified staff to respond to your claim in a timely manner. You have the right to be informed of procedures and timelines for settling your claim, as well as the status of your claim. If your claim is denied, you have the right to be informed why.

Responsibility to Provide Accurate Information

You are required to provide all relevant information in your application for insurance and you must ensure that the information is accurate. If you have questions about the application or policy, contact your insurance representative and have him or her explain it to you to ensure that you understand your and the insurer's obligations.

Right to Complaint Resolution

You can access your company's complaint resolution process. Your insurer, broker or agent can provide you with information about how you can ensure that your complaint is heard and promptly handled. You may also contact your provincial insurance regulator or the independent General Insurance OmbudService (www.giocanada.org).

Responsibility to Update Your Information

To maintain your protection against loss, you must promptly inform your insurance company, broker or agent of any change in your circumstances, such as renovations to your home, the purchase of a big-ticket item that may require additional insurance coverage or having a home-based business.

Responsibility to Report the Facts

You must report an accident or claim, providing complete and accurate details, as soon as possible following the accident or incident giving rise to the claim.

Right to Privacy

You have the right to understand how your personal information will be used. All insurers have privacy statements and are subject to Canada's privacy laws. Ask your insurer to provide you with a copy of its privacy statement.