

THIS COMMERCIAL INSURANCE POLICY CONSISTS OF THIS (THESE) DECLARATIONS PAGE(S) ALONG WITH THE "GENERAL CONDITIONS" (OR "STATUTORY CONDITIONS"), AS WELL AS ALL COVERAGE WORDINGS, RIDERS OR ENDORSEMENTS THAT ARE ATTACHED HERETO.

## COMMERCIAL INSURANCE POLICY



Effected with certain Lloyd's Underwriters (hereinafter called the Insurer) through Lloyd's approved coverholder ("the Coverholder")



Policy No. 1631-2424

Declarations

Effective 2020-06-19

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED. ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER.

**THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE**

### PURPOSE OF THIS DOCUMENT

**New Policy**-The Insurer will provide the insurance described in this Policy in return for the premium paid by the Insured and his compliance with the terms of this insurance.

### THE COVERHOLDER

**Martin Merry & Reid Limited**  
3 Church Street Suite 404  
Toronto, Ontario M5E 1M2

Main: (416) 366-3333  
Web Site: [www.mmr.ca](http://www.mmr.ca)  
Email: [mmreid@mmr.ca](mailto:mmreid@mmr.ca)

Fax: (416) 366-0730

### NAMED INSURED AND POSTAL ADDRESS

Cottage Painter o/b Currie Carmichael

### LOCATION OF RISK

139 Lakeshore Road E Unit 8, Blue Mountains, Ontario L9Y 0N1

### PERIOD OF INSURANCE

From June 19, 2020 to June 19, 2021  
(12:01 a.m. standard time at the Postal Address of the Insured)

### FORM OF BUSINESS

Individual

### DESCRIPTION OF BUSINESS OPERATIONS

House Painter

### SUMMARY OF INSURANCE COVERAGE AND ANNUAL PREMIUMS

TYPE OF COVERAGE	ANNUAL PREMIUM	MINIMUM RETAINED COVERAGE PREMIUM
<b>Property</b>	Incl	Nil
<b>Liability</b>	Incl	Nil
<b>Other</b>	Incl	Nil

The Insured is requested to read this policy, and if incorrect, return it immediately for alteration.

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Coverholder whose name and address appears above. All inquiries and disputes are also to be addressed to this Coverholder.

For the purpose of the Insurance Companies Act (Canada), this Canadian Policy was issued in the course of Lloyd's Underwriters' insurance business in Canada.

IN WITNESS WHEREOF THIS POLICY HAS BEEN SIGNED, AS AUTHORIZED BY THE INSURERS BY

PER



Agreement No.

**C001572007B(05)**  
**B1306C001572007B**

ANNUAL PREMIUM ▶

**\$600**

PREMIUM PAYABLE (EXCL. APPL. TAXES) ▶

**\$600**

June 25, 2020

Adapted from LSW1548C  
Page 1 of 4

IC

**COMMERCIAL INSURANCE POLICY**



Effected with certain Lloyd's Underwriters and other insurers (hereinafter called the Insurer) through Lloyd's approved coverholder ("the Coverholder")



**Policy No. 1631-2424**

**Declarations**

**Effective 2020-06-19**

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED.  
ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER

FORM NO.	TYPE OF COVERAGE	DEDUCTIBLE	COINS. %	LIMIT OF INSURANCE
<b>Property</b>				
<b>PAC1 (7/18)</b>	<b>Contents of Every Description (Broad Form)</b>			
	At Loc 1 (139 Lakeshore Road E Unit 8, Blue Mountains, Ontario)	2,500	90%	
	Contents	2,500	90%	15,000
	Contents at temporary locations			5,000
	Contents at newly acquired locations			5,000
	Contents in transit			5,000
PE1 (7/18)	Replacement Cost Endorsement			
PE2 (7/18)	Stated Amount - Waiver of Co-Insurance Endorsement			
PE8 (7/18)	Sewer Backup Endorsement	2,500		20,000
PE22 (2/01)	Fire Department Service Charges Extension			
	Annual aggregate limit			5,000
LMA5401	Amendment to PAC1(2/01) Extension of Coverage Section 7 Property Cyber and Data Exclusion			
<b>PA12 (7/00)</b>	<b>Tool Floater (Broad Form)</b>			
	Per attached schedule	1,000	100%	5,000
<b>PA38 (5/05)</b>	<b>Glass</b>			
	At Loc 1 (139 Lakeshore Road E Unit 8, Blue Mountains, Ontario)	1,000		5,000
	Description of glass insured Plain Glass			
<b>PX30 (10/05)</b>	<b>Terrorism Exclusion</b>			
<b>PX29 (10/05)</b>	<b>Data Exclusion</b>			
<b>Liability</b>				
<b>L1a (7/18)</b>	<b>Commercial General Liability (Occurrence Form)</b>			
	Each occurrence limit			1,000,000
	Products-completed operations included			
	Products-completed operations aggregate limit			1,000,000
	Personal and Advertising injury limit - Any one person or organization			1,000,000
	Medical payments limit			
	Any one person			2,500
	Tenants' legal liability limit - Any one premises			50,000
	General aggregate limit			50,000
LD2c (7/18)	Property Damage Deductible Endorsement			
	Per occurrence	2,500		
<b>L14 (5/01)</b>	<b>Non-Owned Automobile Liability</b>			2,000,000
LE25 (5/01)	Contractual Liability Extension (SEF 96)			
LE26 (5/01)	Legal Liability for Damage to Hired Automobiles Extension (SEF 94)			
	All perils	2,500		40,000

THIS COMMERCIAL INSURANCE POLICY CONSISTS OF THIS (THESE) DECLARATIONS PAGE(S) ALONG WITH THE "GENERAL CONDITIONS" (OR "STATUTORY CONDITIONS"), AS WELL AS ALL COVERAGE WORDINGS, RIDERS OR ENDORSEMENTS THAT ARE ATTACHED HERETO.

**COMMERCIAL INSURANCE POLICY**



Effected with certain Lloyd's Underwriters and other insurers (hereinafter called the Insurer) through Lloyd's approved coverholder ("the Coverholder")



**Policy No. 1631-2424**

**Declarations**

**Effective 2020-06-19**

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED.  
ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER

FORM NO.	TYPE OF COVERAGE	DEDUCTIBLE	LIMIT OF COINS. % INSURANCE
LE45 (11/08)	Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement (OEF 98B)		
LX16 (5/01)	Long Term Leased Vehicle Exclusion (SEF 99)		
<b>LX41 (10/05)</b>	<b>Terrorism Exclusion</b>		
<b>LX42 (10/05)</b>	<b>Data Exclusion</b>		
<b>Other</b>			
<b>O4 (2/01)</b>	<b>Exclusion of Asbestos Related Claims</b>		
<b>O9 (8/04)</b>	<b>War and Civil War Exclusion</b>		
<b>O10 (8/04)</b>	<b>Illegal Substance Exclusion</b>		
<b>O11 (8/04)</b>	<b>Institute Cyber Attack Exclusion</b>		
<b>LMA5393</b>	<b>Communicable Disease Endorsement</b>		
<b>R1 (12/09)</b>	<b>Additional Agreements and Conditions</b>		
<b>R4 (11/00)</b>	<b>Electronic Date Recognition Exclusion</b>		
<b>R8 (8/04)</b>	<b>Fungi and Fungal Derivatives Exclusion</b>		
<b>R9 (1/08)</b>	<b>Mould, Fungus or Microbial Contamination Exclusion</b>		
<b>R10 (8/04)</b>	<b>Notice to Insureds (Ontario Privacy Act, 1987)</b>		
<b>LSW1001 (8/94)</b>	<b>Several Liability Clause</b>		
<b>LSW1542F (9/14)</b>	<b>Lloyd's Policyholders' Complaint Protocol</b>		
<b>LSW1543D (5/19)</b>	<b>Privacy: Notice Concerning Personal Information</b>		
<b>LSW1565C (10/12)</b>	<b>Lloyd's Underwriters Code of Consumer Rights &amp; Responsibilities</b>		
<b>R7 (3/02)</b>	<b>Short Rate Cancellation Table</b>		

**Annual Premium:**

**\$600**

THIS COMMERCIAL INSURANCE POLICY CONSISTS OF THIS (THESE) DECLARATIONS PAGE(S) ALONG WITH THE "GENERAL CONDITIONS" (OR "STATUTORY CONDITIONS"), AS WELL AS ALL COVERAGE WORDINGS, RIDERS OR ENDORSEMENTS THAT ARE ATTACHED HERETO.

**COMMERCIAL INSURANCE POLICY**



Effected with certain Lloyd's Underwriters and other insurers (hereinafter called the Insurer) through Lloyd's approved coverholder ("the Coverholder")



Policy No. 1631-2424

Declarations

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED.  
ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER

**CANCELLATION REQUEST**

We, the undersigned, do hereby request cancellation of the Policy bearing number 1631-2424 (together with any renewal certificates relating thereto) as of \_\_\_\_\_ and acknowledge that the Insurers are hereby relieved from all liability as from the cancellation date.

Signature of First Named Insured \_\_\_\_\_ Signature of a Witness \_\_\_\_\_

Signature of Second Named Insured \_\_\_\_\_ Signature of a Witness \_\_\_\_\_

Signature of Third Named Insured \_\_\_\_\_ Signature of a Witness \_\_\_\_\_

Signature of Mortgagee \_\_\_\_\_ Signature of a Witness \_\_\_\_\_