

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-C2424

Declarations

Effective 2022-06-19

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

Renewal-In return for the agreement of the Insured to pay the premium stated, this insurance Policy is continued in force for the period of insurance indicated. It is renewed subject to the limits of insurance and declarations shown herein. Should coverage wordings, riders or endorsements be attached hereto, they will replace the corresponding previous wordings. Otherwise all terms and conditions remain the same.

THE COVERHOLDER

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

Main: (416) 366-3333
Web Site: www.mmr.ca
Email: mmreid@mmr.ca

Fax: (416) 366-0730

NAMED INSURED AND POSTAL ADDRESS

Cottage Painter o/b Currie Carmichael

LOCATION OF RISK

PERIOD OF INSURANCE

From June 19, 2022 to June 19, 2023
(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
Property	Incl	Nil
Liability	Incl	Nil
Other	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.

C001572207B(05)
B1302C001572207B

NEW ANNUAL PREMIUM ▶

\$605

PREMIUM PAYABLE (EXCL. APPL. TAXES) ▶

\$605

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-C2424

Declarations

Effective 2022-06-19

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
Property				
PAC1 (7/18)	Contents of Every Description (Broad Form)			
	At Loc 1 ([REDACTED])	2,500	90%	
	[REDACTED]	2,500	90%	
	Contents	2,500	90%	15,900
	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			
	Date and time that conditions of this extension cease			
	August 19, 2022 @ 12:01 am			
PE8 (7/18)	Sewer Backup Endorsement	2,500		15,900
PE22 (2/01)	Fire Department Service Charges Extension			
	Annual aggregate limit			5,000
	Amendment to PAC1(2/01) Extension of Coverage Section 7			
PA12 (7/00)	Tool Floater (Broad Form)			
	Per attached schedule	1,000	100%	5,000
PA38 (5/05)	Glass			
	At Loc 1 ([REDACTED])	1,000		5,000
	[REDACTED]			
	Description of glass insured			
	Plain Glass			
LMA5393	Communicable Disease Endorsement			
LMA5401	Property Cyber and Data Exclusion			
PX30 (10/05)	Terrorism Exclusion			
PX29 (10/05)	Data Exclusion			
Liability				
L1a (2/21)	Commercial General Liability (Occurrence Form)			
	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		

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-C2424

Declarations

Effective 2022-06-19

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
LCDE 001	Communicable Disease Exclusion			
LMA5528	Cyber and Data Total Exclusion			
L14 (5/01)	Non-Owned Automobile Liability			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
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)			
LX41 (10/05)	Terrorism Exclusion			
LX42 (10/05)	Data Exclusion			
NMA1978A (4/96)	Nuclear Incident Exclusion Clause Liability-Direct (Broad) - Canada			
Other				
O4 (2/01)	Exclusion of Asbestos Related Claims			
O9 (8/04)	War and Civil War Exclusion			
O10 (8/04)	Illegal Substance Exclusion			
O11 (8/04)	Institute Cyber Attack Exclusion			
LMA3100	Sanction Limitation and Exclusion Clause			
R1 (12/09)	Additional Agreements and Conditions			
R4 (11/00)	Electronic Date Recognition Exclusion			
R8 (8/04)	Fungi and Fungal Derivatives Exclusion			
R9 (1/08)	Mould, Fungus or Microbial Contamination Exclusion			
R10 (8/04)	Notice to Insureds (Ontario Privacy Act, 1987)			
LSW1001 (8/94)	Several Liability Clause			
LSW1542F (10/20)	Lloyd's Policyholders' Complaint Protocol			

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-C2424

Declarations

Effective 2022-06-19

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
LSW1543D (5/19)	Privacy: Notice Concerning Personal Information			
LSW1565C (10/12)	Lloyd's Underwriters Code of Consumer Rights & Responsibilities			
R7 (3/02)	Short Rate Cancellation Table			

Annual Premium: \$605

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-C2424

Declarations

Effective 2022-06-19

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

CANCELLATION REQUEST

We, the undersigned, do hereby request cancellation of the Policy bearing number 1631-C2424 (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 _____