

**INSURED**

YVES BERUBE O/A OTTAWA AFFORDABLE ROOFING AND SMALL REPAIRS  
 1070 ROLLIN RD  
 ROCKLAND ON KOA 3N0

This Certificate of Insurance summarizes your coverages, and shows your policy's effective and expiry dates.

Any premium reimbursement issued by Co-operators General Insurance Company, during the term of your policy, will be made payable to the payor on file, as per the information provided by the insured.

For more information on your property and liability coverages, refer to the Your Coverages section of this policy. For information on your policy coverages and discounts, refer to cooperators.ca.

Business Insurance Policy No. 4001639551

Underwritten by Co-operators General Insurance Company (Hereinafter called the Insurer)

**EFFECTIVE DATE**

June 13, 2022 at 12:01 AM

**EXPIRY DATE**

June 13, 2023 at 12:01 AM

All times are local times at the postal address of the Insured.

**Questions?**

ASSURANCES MORENCY INSURANCE INC at  
 613-764-2804  
 PO BOX 530  
 CASSELMAN, ON KOA 1M0

**Insurance is provided for only those locations, operations, coverages and limits specifically indicated herein.**

**The following forms are applicable to all Property and Loss of Income coverages on this policy:**

Insuring Agreements and Common Definitions, Exclusions and Conditions Forms (as per Province)

Communicable Disease Exclusion

## Operations: Roofing (shingles)

**Location: 1070 ROLLIN ROAD, SAINT-PASCAL-BAYLON, ON KOA 3N0**

	CO-INSURANCE	DEDUCTIBLE	LIMIT
<b>Miscellaneous Property</b>			
Installation Floater Broad Form		\$1,000	\$10,000
Tool Floater Broad Form #1 - Replacement Cost Endorsement (New Equipment) Limited to a maximum of \$5,000 per item	100%	\$1,000	\$10,000
<b>Crime</b>			
Crime Standard Conditions Form			
Comprehensive Dishonesty, Disappearance and Destruction Form			
Employee Dishonesty Coverage - Commercial Blanket Bond		\$1,000	\$5,000
Computer Fraud or Funds Transfer Fraud Endorsement		\$1,000	\$10,000
Service Blanket Bond Form		\$1,000	\$10,000

(continued)

**The policy contains a clause that may limit the amount payable.**

	CO-INSURANCE	DEDUCTIBLE	LIMIT
<b>Liability</b>			
Commercial General Liability Policy - Occurrence Basis			
Bodily Injury and Property Damage Liability			
Each Occurrence Limit			\$2,000,000
Products-Completed Operations Aggregate Limit			\$2,000,000
Each Occurrence Deductible - Property Damage		\$1,000	
Personal and Advertising Injury Liability			
Medical Expense Limit - Any One Person			\$25,000
Tenants' Legal Liability Limit - Any One Premises			
Each Occurrence Deductible - Property Damage		\$1,000	
Limited Pollution Liability Endorsement		\$2,500	\$1,000,000
Additional Insured(s):			
Sky High Roofing and Siding			
Non-owned Automobile Liability			
Contractual Liability Endorsement			\$2,000,000
Legal Liability for Damage to Hired Vehicle Endorsement		\$1,000	\$100,000
Excluding Long Term Leased Vehicle Endorsement			
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement			

## Cyber Guard

Coverage is provided only if a Limit of Insurance is shown below opposite a coverage description:

### Cyber Guard Select Policy

Aggregate Limit			\$100,000
Pending or Prior Litigation Date: June 13, 2022			
Extended Reporting Period = 1 year 100% of annual premium			

### Liability Coverages

Media Liability		—	—
Cyber Event Liability		\$2,500	\$100,000
Privacy Regulatory Liability		\$2,500	\$100,000

### Expense and Loss Coverages

Privacy Breach Expenses		\$2,500	\$25,000
Business Interruption Loss			\$25,000
Waiting Period 24 Hours			
Digital Asset Loss		—	—
Cyber Extortion Threat		—	—
Reward Expenses		—	—
Crisis Management		—	—
Payment Card Loss		—	—

(continued)

	CO-INSURANCE	DEDUCTIBLE	LIMIT
Social Engineering		—	—
Funds Transfer Fraud		—	—
Telecommunications Fraud		—	—
<b>Non-Taxable Premium</b>			<b>\$0.00</b>
<b>Taxable Premium</b>			<b>\$1,113.00</b>
<b>Tax</b>			<b>\$89.04</b>
<b>Total Policy Cost</b>			<b>\$1,202.04</b>
Minimum Retained Premium			\$279.00



**Discounts**

Your policy includes discounts for:  
Claims Free



Robert Wesseling  
President and Chief Executive Officer  
Authorized Signature of Insurer