

**INSURED**

1000482598 ONTARIO CORP.  
793 ST THERESE ST APT 6  
PO BOX 494  
CASSELMAN ON KOA 1M0

Business Insurance Policy No. 4001808012

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

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.

**EFFECTIVE DATE**

April 3, 2025 at 12:01 AM

**EXPIRY DATE**

April 3, 2026 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: 793 ST THERESE STREET, CASSELMAN, ON KOA 1M0**

	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)	100%	\$1,000	\$10,000
Limited to a maximum of \$5,000 per item			
<b>Crime</b>			
Crime Standard Conditions Form			
Service Blanket Bond Form		\$1,000	\$10,000
<b>Liability</b>			
Commercial General Liability Policy - Occurrence Basis			

(continued)

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

	CO-INSURANCE	DEDUCTIBLE	LIMIT
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			\$2,000,000
Medical Expense Limit - Any One Person			\$25,000
Tenants' Legal Liability Limit - Any One Premises			\$2,000,000
Each Occurrence Deductible - Property Damage		\$1,000	
Employment Practices Liability - Wrongful Employment Act		\$1,000	\$10,000
Endorsement			
Limited Pollution Liability Endorsement		\$2,500	\$1,000,000
Non-Stacking Of Limits Endorsement			
Additional Insured(s):			
Roof of Steel			

	CO-INSURANCE	DEDUCTIBLE	LIMIT
<b>Cyber Guard</b>			
Coverage is provided only if a Limit of Insurance is shown below opposite a coverage description:			
<b>Cyber Guard Select Policy</b>			
Aggregate Limit			\$100,000
Pending or Prior Litigation Date: April 3, 2025			
Extended Reporting Period = 1 year 100% of annual premium			
<b>Liability Coverages</b>			
Media Liability		—	—
Cyber Event Liability		\$2,500	\$100,000
Privacy Regulatory Liability		\$2,500	\$100,000
<b>Expense and Loss Coverages</b>			
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		—	—
Social Engineering		—	—
Funds Transfer Fraud		—	—
Telecommunications Fraud		—	—

Non-Taxable Premium	\$0.00
Taxable Premium	\$1,056.00
Tax	\$84.48
Total Policy Cost	\$1,140.48

Discounts

Your policy includes discounts for:  
Claims Free



Robert Wesseling  
President and Chief Executive Officer  
Authorized Signature of Insurer