

DECLARATIONS PAGE

Insured(s)

Elie Karam
6 TANBARK CRES
NORTH YORK ON M3B 1N6

Your New Policy

Policy Number	SC287095
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Policy effective from 2022-11-01* to 2023-11-01*
Year Month Day Year Month Day

* 12:01 a.m. local time at the Named Insured's postal address stated herein

Agent: Richard J Demille Ins and Fin Svcs Ltd
Tel.: 905-257-0111

Location 1: 6 TANBARK CRES, NORTH YORK, ON M3B 1N6

Designated Operations Building materials centre, home improvement centre

Coverage Summary

Form	Coverage	Deductible	Amount/Limit of Insurance	Premium
				\$526.00

General

Commercial Property Policy Conditions - 913535
(2017-09)

Included

Applicable to all locations and activities described in the Declarations Page

Coverage Summary

Form	Coverage	Deductible	Amount/Limit of Insurance	Premium
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Liability

Commercial General Liability Insurance - 923101
(2017-09)

Coverage A - Bodily Injury and Property Damage Liability	\$500.00	\$5,000,000.00	Included
Coverage B - Personal and Advertising Injury Liability		\$5,000,000.00	Included
Coverage C - Medical Payments		\$50,000.00 Any one person	Included
Coverage D - Tenants' Legal Liability	\$500.00	\$250,000.00 Any one premises	Included
Products-Completed Operations		\$5,000,000.00 Aggregate limit	Included

Employee Benefits Liability Insurance - 913935 (2017-09)

\$1,000.00 \$1,000,000.00 Included

S.P.F. No. 6 - Standard Non-Owned Automobile Policy - 933209 (2017-09)

\$2,000,000.00 Included

Exclusion - Altering, Installing, Recording or Distribution of Material - 925221 (2017-09)

Included

DECLARATIONS PAGE

Policy Number	SC287095
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Premium for location 1 (excluding applicable taxes)	\$526.00
Total premium for this policy (excluding applicable taxes)	\$526.00

Additional Clauses

Your privacy is respected and protected

An important part of Certas Home and Auto Insurance Company's (CHA) commitment to provide you with service excellence, is respect for your privacy.

CHA, collects, uses and discloses personal information about you and other persons insured under your policy, to and from affiliated companies, Desjardins Agents, and external sources including, but not limited to, other property and casualty insurers and public and private sector claims or fraud information databases, in order to: enhance your customer experience; assess your application for insurance, which includes verifying information such as prior claims, convictions and annual kilometres; manage risk; communicate with you concerning our products and services; underwrite and service your insurance policies; investigate and settle claims; prevent, detect and prosecute fraud; analyze business results; obtain your feedback about our products and services and for statistical purposes; promote insurance and financial products and services that meet your current and future needs; update the information we have about you, act as required or authorized by law, and as set out in our Privacy Code which is available online at www.desjardinsagents.com. We may also collect information from credit reporting agencies, but only when necessary and with your specific consent.

Under no circumstances is your personal information sold or inappropriately disclosed to third parties. We contractually require any person or organization providing products or services on our behalf to protect our customer information.

By purchasing our insurance products, you have given your consent to collect, use and disclose your personal information for the purposes set out above, except as otherwise required or permitted by law.

You may withdraw your consent at any time, with reasonable notice, subject to legal or contractual obligations that CHA must fulfill. Withdrawal of consent may prevent CHA from providing you with the requested insurance products or services.

You have a right to access and correct the personal information CHA has on file about you. If you have any questions about our collection, use, or disclosure of personal information, or would like a copy of our privacy policy, to access or correct the personal information about you held by us or if you have any complaints or other inquiries, please speak with your Desjardins Agent or visit our Website at www.desjardinsagents.com or write to:

Certas Home and Auto Insurance Company
Attention: Privacy Office
333 First Commerce Drive
Aurora, ON
L4G 8A4

Cancellation of the Policy

In consideration of the refund of PREMIUM (IF APPLICABLE) this policy is cancelled and returned to the Insurer, and all renewal certificates relating thereto are considered null and void.

Insured's Signature: _____

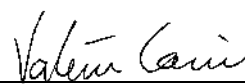
Mortgagee or Creditor: _____

Cancellation Date: _____

Year Month Day

Certas Home and Auto Insurance Company

333 First Commerce Drive
Aurora, ON
L4G 8A4



Valérie Lavoie
Chief Executive Officer