

(Insurer)  
Aviva Insurance Company of Canada  
100 King Street West  
Suite 4800  
Toronto, ON  
M5X 1A9

**CERTIFICATE OF  
AUTOMOBILE INSURANCE  
NOVA SCOTIA**



AGENT/BROKER				AON REED STENHOUSE INC. 20 BAY ST TORONTO ON, M5J 2N9				CODE(S) 03-0535		POLICY NUMBER		41302749					
ITEMS		SURNAME				GIVEN NAMES				<p>THIS CERTIFICATE IS EVIDENCE OF A CONTRACT OF INSURANCE BETWEEN THE INSURED AND THE INSURER, SUBJECT IN ALL RESPECTS TO THE NOVA SCOTIA <b>STANDARD AUTOMOBILE POLICY N.S.P.F. NO. 9.</b></p> <p>UPON REQUEST, THE INSURER WILL PROVIDE TO THE INSURED A COPY OF THE SAID POLICY FORM.</p> <p>IN CONSIDERATION OF THE PAYMENT OF THE PREMIUM AND OF THE STATEMENTS CONTAINED IN THE APPLICATION FOR INSURANCE, THE CONTRACT PROVIDES INSURANCE AS MENTIONED IN ITEM 4 OF THIS CERTIFICATE FOR WHICH A PREMIUM IS SPECIFIED, AND NO OTHER.</p>							
1.		LYFT CANADA INC. Three Bentall Centre, 595 Burrard St. Suite 2600 Vancouver BC, V7X 1L3															
INSURED'S FULL NAME AND POSTAL ADDRESS (INCLUDING COUNTY OR DISTRICT)																	
2.		FROM		DATE (Y/M/D)		TO		DATE (Y/M/D)									
POLICY PERIOD		TIME: 12:01		2025 12 01		12:01 A.M.		2026 12 01									
		A.M.		P.M.													
ALL TIMES ARE LOCAL TIMES AT THE INSURED'S POSTAL ADDRESS STATED HEREIN																	
3.		VEH NO.		MODEL YEAR		TRADE NAME		V.I.N. (SERIAL NUMBER)		MODEL OR C.C.		BODY TYPE		NO. OF CYLS.		TRUCK GROSS VEHICLE WEIGHT	
PARTI- CULARS OF THE DESCRIBED AUTOMO- BILE		Transportation Network Automobiles operating through the Transportation Network of the named insured providing transportation services originating in the province of Nova Scotia															
		VEH NO.		PURCHASED BY INSURED				PURCHASE PRICE TO INSURED INCLUDING EQUIPMENT				LIST PRICE NEW		NAME AND ADDRESS OF LIENHOLDER TO WHOM LOSS MAY BE JOINTLY PAYABLE			
				YEAR		MONTH		NEW OR USED									
4.		Section A Third Party Liability				Section A.1 Direct Compensation - Property Damage		Section B Accident Benefits		Section C Loss of or Damage to Insured Automobile(s)				Section D Uninsured Automobile Coverage		Endorsements	
Insuring Agreements		LEGAL LIABILITY FOR BODILY INJURY TO OR DEATH OF ANY PERSON OR DAMAGE TO PROPERTY (EXCLUSIVE OF COSTS AND POST JUDGEMENT INTEREST) FOR LOSS OR DAMAGE RESULTING FROM BODILY INJURY TO OR THE DEATH OF ONE OR MORE PERSONS AND FOR LOSS OR DAMAGE TO PROPERTY, REGARDLESS OF THE NUMBER OF CLAIMS ARISING FROM ANY ONE ACCIDENT.				This policy contains a partial payment of recovery clause for property damage if a deductible is specified for Direct Compensation - Property Damage.		Payments for death or Bodily Injury		THIS POLICY CONTAINS A PARTIAL PAYMENT OF LOSS CLAUSE				Uninsured and Unidentified Automobile Coverage		Veh. No. N.S.E.F. No.	
Perils						DEDUCTIBLE				1. All Perils 2. Collision or Upset 3. Comprehensive (excluding collision or upset) 4. Specified Perils (excluding collision or upset)						21A 44	
Limits and Amounts in Dollars		\$2,000,000						AS STATED IN SECTION B OF THE POLICY		\$2,500 Collision or Upset \$2,500 Comprehensive				AS STATED IN SECTION D OF THE POLICY		N.S.E.F. No. Premium Vehicle Premium	
Premium in Dollars		BI		PD		INCL											
										MINIMUM RETAINED PREMIUM		TOTAL POLICY PREMIUM					
										\$		INCL					

In Witness Whereof, the Insurer has executed and attested these presents but this certificate shall not be valid unless countersigned by a duly authorized representative of the Insurer.

Authorized Signature of Insurer  
Corporate Secretary

President and Chief Executive Officer

PLEASE READ REVERSE SIDE

Date Issued	Company Use	Policy Number	Claims Assist	
October 28, 2025		41302749	1-888-607-9410	Customer Copy

The following is a brief explanation of the insurance outlined in Item 4 - Insuring Agreements, of this certificate. The contract is contained only in the Policy.

#### **POLICY SECTION A - THIRD PARTY LIABILITY**

Provides coverage for legal responsibility to others, arising from an automobile accident causing death or injury to persons or damage to their property.

#### **POLICY SECTION A.1 - DIRECT COMPENSATION - PROPERTY DAMAGE**

This section provides coverage for damage to your own automobile and its contents and for loss of use arising from damage caused by another automobile. There may be a deductible.

#### **POLICY SECTION B - MANDATORY ACCIDENT BENEFITS**

##### **PAYMENTS FOR MANDATORY MEDICAL AND REHABILITATION BENEFITS, AND ACCIDENT BENEFITS IN MOTOR VEHICLE LIABILITY**

**POLICIES:** Provides coverage to the person insured, his or her immediate family and certain other persons injured or killed in an automobile accident. Payments are made regardless of who is to blame for the accident.

#### **POLICY SECTION C - LOSS OF OR DAMAGE TO INSURED AUTOMOBILE**

This section of the Policy provides a selection of coverages for the policyholder's own automobile. There is usually a deductible amount indicated for each coverage and this amount is either paid by the policyholder toward the cost of repairs or is deducted from the loss settlement.

**ALL PERILS** Subsection 1: Combines the Collision and Comprehensive coverages.

**COLLISION OR UPSET** Subsection 2: Covers damage caused by Collision with another car, another object or by upset.

**COMPREHENSIVE** Subsection 3: Covers the automobile against loss or damage caused other than by Collision or Upset. The coverage is not confined to specific hazards and is therefore broader in scope than the alternative coverage - Specified Perils (Subsection 4).

**SPECIFIED PERILS** Subsection 4: Covers the automobile against loss or damage caused by certain specific perils. They are fire, theft, lightning, windstorm, hail, earthquake, explosion, riot, falling aircraft, rising water, or an accident to a vehicle or boat on which the automobile is being transported.

#### **POLICY SECTION D - UNINSURED AUTOMOBILE AND UNIDENTIFIED AUTOMOBILE COVERAGE**

Enables the policyholder to obtain benefits from his or her own insurer for bodily injuries or death caused by an uninsured or unidentified automobile. Benefits are also available for damage to the insured automobile and its contents caused by an identified owner or driver of an uninsured automobile, subject to a deductible amount. The coverage applies when a Canadian policyholder is travelling in Canadian jurisdictions and States of the U.S.A. where no fund exists.

#### **WARNING: THE INSURANCE ACT PROVIDES THAT -**

**Where, (a) an applicant for a contract, (i) gives false particulars of the described automobile to be insured to the prejudice of the Insurer, or (ii) knowingly misrepresents or fails to disclose in the application any fact required to be stated therein; or (b) the insured contravenes a term of the contract or commits a fraud; or (c) the insured wilfully makes a false statement in respect of a claim under the contract, a claim by the insured is invalid and the right of the insured to recover indemnity is forfeited.**

#### **N.S.E.F. NO. 23A**

#### **MORTGAGE ENDORSEMENT**

It is agreed that loss, if any, under Section A.1 and Section C of the Insuring Agreements of the Policy to which this endorsement is attached shall, in the event that the automobile is not repaired or the lost or damaged parts are not replaced, be payable, jointly as their interests may appear, to the Insured and to the Lienholder or Mortgagee or Assignee (referred to as "Lienholder") stated on the reverse side.

If the insurance provided by any subsection of Section C of the Insuring Agreements of the Policy is cancelled, the Insurer agrees to give fifteen days written notice of such cancellation to the Lienholder. Notwithstanding anything contained in any renewal certificate issued subsequent to the date, the obligation to notify the Lienholder shall not be effective after the expiry date specified in Item 2 of the Policy.

Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions and exclusions of the Policy shall have full force and effect.

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