



CERTIFICATE OF INSURANCE

This certificate is issued as a matter of information only and confers no rights upon the certificate holder and imposes no liability on the insurer. This certificate does not amend, extend or alter the coverage afforded by the policies below. This certificate of insurance does not constitute a contract between the Insurer, Brokerage/Agency and Certificate Holder.

1. CERTIFICATE HOLDER - NAME AND MAILING ADDRESS			2. INSURED'S FULL NAME AND MAILING ADDRESS			
		POSTAL CODE			POSTAL CODE	
3. DESCRIPTION OF OPERATIONS/LOCATIONS/AUTOMOBILES/SPECIAL ITEMS TO WHICH THIS CERTIFICATE APPLIES (but only with respect to the operations of the Named Insured)						
4. COVERAGES						
This is to certify that the policies of insurance listed below have been issued to the insured named above for the policy period indicated notwithstanding any requirements, terms or conditions of any contract or other document with respect to which this certificate may be issued or may pertain. The insurance afforded by the policies described herein is subject to all terms, exclusions and conditions of such policies.						
LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS						
TYPE OF INSURANCE	OPTIONAL SELECTION	INSURANCE COMPANY AND POLICY NO.	EFFECTIVE DATE YYYY/MM/DD	EXPIRY DATE YYYY/MM/DD	LIMITS OF LIABILITY (Canadian dollars unless indicated otherwise)	
					COVERAGE	AMOUNT OF INSURANCE
GENERAL LIABILITY <input type="checkbox"/> OCCURRENCE OR <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> PRODUCTS AND / OR COMPLETED OPERATIONS <input type="checkbox"/> PERSONAL AND ADVERTISING INJURY <input type="checkbox"/> TENANTS LEGAL LIABILITY <input type="checkbox"/> EMPLOYER'S LIABILITY <input type="checkbox"/> EMPLOYEE BENEFITS <input type="checkbox"/> POLLUTION LIABILITY EXTENSION <input type="checkbox"/> NON-OWNED AUTOMOBILES	<input type="checkbox"/> ADDITIONAL INSURED <input type="checkbox"/> WAIVER OF SUBROGATION <input type="checkbox"/> PRIMARY & NON-CONTRIBUTORY				BODILY INJURY AND PROPERTY DAMAGE LIABILITY - EACH OCCURRENCE	
					- GENERAL AGGREGATE	
					PRODUCTS AND COMPLETED OPERATIONS AGGREGATE	
					PERSONAL AND ADVERTISING INJURY LIABILITY - Any one person or organization	
					TENANTS PROPERTY DAMAGE LIABILITY – Any one premises	
					EMPLOYERS LIABILITY	SAME AS GL
					EMPLOYEE BENEFITS LIABILITY	
					POLLUTION LIABILITY EXTENSION – (120 hour) – Occurrence/Aggregate	
					NON-OWNED AUTOMOBILE	
					AUTOMOBILE LIABILITY <input type="checkbox"/> DESCRIBED AUTOMOBILES <input type="checkbox"/> ALL OWNED AUTOMOBILES <input type="checkbox"/> LEASED AUTOMOBILES	
BODILY INJURY (PER PERSON)						
BODILY INJURY (PER ACCIDENT)						
PROPERTY DAMAGE						
OTHER COVERAGES (SPECIFY)						
<input type="checkbox"/> UMBRELLA					EACH OCCURRENCE	
					POLICY AGGREGATE	
<input type="checkbox"/> Excess Liability					EACH OCCURRENCE	
					POLICY AGGREGATE	
<input type="checkbox"/>						
<input type="checkbox"/>						
5. CANCELLATION						
Should any of the above described policies be cancelled before the expiration date thereof, the issuing company will endeavor to mail _____ days written notice to the certificate holder named above, but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives.						
6. BROKERAGE/AGENCY FULL NAME AND MAILING ADDRESS			7. ADDITIONAL INSURED NAME AND MAILING ADDRESS (Commercial General Liability - but only with respect to the operations of the Named Insured)			
		POSTAL CODE			POSTAL CODE	
With respect to the General Liability only: Subject to the terms and conditions of the policy, additional insured status is provided, subrogation is waived and the policy is primary and non-contributory. Certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).						
8. AUTHORIZED SIGNATURE						
AUTHORIZED REPRESENTATIVE Daniel Kowalczyk			EMAIL ADDRESS daniel.kowalczyk@aviva.com			
SIGNATURE OF AUTHORIZED REPRESENTATIVE <i>Daniel Kowalczyk</i>			DATE (YYYY/MM/DD) 2025/12/01			