



Declarations

Overview of your coverages

Coverage Schedule - Your core coverages in this policy

Contractor's Equipment

Form	Coverage	Limit	Deductible
CP0014E03	Contractors Equipment	\$17,000	(See schedule of equipment)
CP0014E03	Newly Acquired Equipment	\$250,000	-

SCHEDULE OF EQUIPMENT

#	Type	Limit	Deductible
1	General Equipment	\$17,000	\$1,000
	2024 Leaf Blower	\$1,000	-
	2024 Ladder(s)	\$1,000	-
	2024 Lawn Mower(s)	\$3,000	-
	2024 Gutter Vac	\$12,000	-

EXTENSIONS AND ENDORSEMENTS

Form	Coverage	Limit	Deductible
CP0014E03	Enhanced Rental Equipment Coverage	\$50,000	See Form
CP0014E03	Rental Reimbursement	\$50,000	72 hours
CP0014E03	Loss of Income	\$25,000	48 hours
CP0014E03	Replacement Cost	3 year(s)	-

Crime

Form	Coverage	Limit	Deductible
CP0012E04	Employee Dishonesty	\$10,000	\$1,000
CP0012E04	Money And Securities	\$10,000	\$1,000
CP0012E04	Forgery Or Alteration	\$10,000	\$1,000
CP0012E04	Money Orders And Counterfeit Currency	\$10,000	\$1,000
CP0012E04	Credit Card Forgery	\$10,000	\$1,000
CP0012E04	Computer Fraud, Funds Transfer Fraud And Telephone Systems Fraud	\$10,000	\$1,000
CP0012E04	Social Engineering Fraud	\$2,500	\$1,000
CP0012E04	False Pretence	\$10,000	\$1,000



Crime (continued)

EXTENSIONS AND ENDORSEMENTS

Form	Coverage	Limit	Deductible
CP0012E04	Third Party Employee Dishonesty Extension	\$5,000	See Form

Commercial General Liability

Form	Coverage	Limit	Deductible
CL0001E02	Commercial General Liability (Occurrence Basis)		
CL0001E02	Each occurrence limit	\$2,000,000	
	- Property Damage Deductible		\$1,000
CL0001E02	Personal and Advertising Injury	\$2,000,000	-
CL0001E02	Products - Completed Operations Aggregate	\$2,000,000	-
CL0001E02	General Aggregate	\$5,000,000	-
CL0001E02	Tenants' Legal Liability	\$500,000	\$1,000
CL0001E02	Employee Benefits Liability	\$1,000,000 per occurrence/ \$1,000,000 aggregate	\$1,000

EXTENSIONS AND ENDORSEMENTS

Form	Coverage	Limit	Deductible
CL0741E01	Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)	-	-
CL0300E03	Contractors' Errors And Omissions Liability (Claims-Made) Endorsement	\$50,000	\$1,000
	Retroactive Date: December 13, 2024		
CL0022E01	Contractors Voluntary Payment For Damage To Property Endorsement	\$10,000	-
CL0400E02	Extension - Employers' Bodily Injury Liability Coverage Endorsement	Included	See Form
CL0403E01	Extension - Voluntary Compensation Benefits Endorsement	See Policy Wordings	-

RATING BASIS

Description of Operations	Exposure Base	Exposure
Landscaping / Gardening for Others (No Pesticide / Herbicide Application)	Canadian Sales	\$150,000 (CAD)



Non-Owned Automobile Liability

Form	Coverage	Limit	Deductible
CL0003E01	Non-Owned Automobile Liability (SPF #6)	\$2,000,000	-

EXTENSIONS AND ENDORSEMENTS

Form	Coverage	Limit	Deductible
CL0003E01	Legal Liability for Damage to Hired Automobiles Endorsements (SEF #94)	\$75,000	\$1,000

Professional Liability

CYBER RISK

Form	Coverage	Retroactive Date	Limit	Deductible
CL2003E05	Cyber Risk Policy Aggregate First Party Insuring Agreements		\$50,000	-
CL2003E05	Incident Response Expenses		\$50,000	\$1,000
CL2003E05	Data Recovery Expenses and Bricking		\$50,000	\$1,000
CL2003E05	Extortion Expenses		\$50,000	20% co-payment
CL2003E05	Business Interruption Loss and Reputational Harm 12 months Third Party Insuring Agreements		\$50,000	24 hours
CL2003E05	Cyber and Privacy Liability	December 13, 2024	\$50,000	-
CL2003E05	Media Liability	December 13, 2024	\$50,000	-
CL2003E05	Regulatory Proceeding Expense	December 13, 2024	\$50,000	-
CL2003E05	PCI Assessments	December 13, 2024	\$50,000	-



Coverage Features - Your additional coverage benefits in this policy

Policy Level

30 Day Cancellation Clause	Included
One deductible	

Contractor's Equipment

Coverage Extensions

Enhanced Rental Equipment Coverage	\$50,000
Rental Reimbursement	\$50,000
Equipment Leased, Rented or Loaned to Others	Included
Debris Removal	\$5,000
Fire Department Service Charges	\$25,000
Rewards	\$10,000
Loss of Income	\$25,000
Replacement Cost	Included up to 3 year(s)
Newly Acquired Equipment	\$250,000
Voluntary Parting	\$10,000
Computer Equipment Breakdown	\$25,000

Crime

Coverage Extensions

Professional Fees	\$10,000
Third Party Employee Dishonesty Extension	\$5,000

Commercial General Liability

Tenants' Legal Liability	\$500,000
Medical Payments	\$25,000
Employee Benefits Liability	\$1,000,000 per occurrence/ \$1,000,000 aggregate
Fungi and Spores Liability	\$250,000
Contingent Employers Liability	
Contractual Liability	
Incidental Medical Malpractice	
Automatic Coverage for Newly Acquired Subsidiaries (90 Day Reporting)	
Separation of Insureds, Cross Liability	
Broad Form Property Damage	
Employees and "Volunteer Workers" and Unit Owners of Condominiums as Additional Insureds	
Blanket Additional Insureds (as Required by Contract)	

Non-Owned Automobile Liability

Non-Owned Automobile Liability (SPF #6)	
Legal Liability for Damage to Hired Automobiles Endorsements (SEF #94)	\$75,000
Contractual Liability Endorsements (SEF #96)	
Excluding Long Term Leased Vehicle Endorsement (SEF #99)	
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement (OE 98B)	

Cyber Risk

Crisis Management and Public Relations	
Forensics	
Notification costs	
Breach Coaching	
Upgraded Data Assets	Lesser of \$50,000/5% of Cyber Risk policy aggregate
Voluntary Shutdown	
Business Interruption Accountant Fees	Lesser of \$50,000/10% of total amount payable for business interruption loss
Additional Extra Expense	10% of total amount payable for business interruption loss and reputation harm



Named Insured

Legal Name

Two River Investments Ltd.

Operating Name



Certificate of Automobile Insurance (Nova Scotia)

Overview of your coverages

This is your Certificate of Automobile Insurance. Contact your Broker/Agent with any questions or if you require clarification regarding your coverage choices. All times are local times at the Insured's postal address shown on this Certificate.

Policy Number: P04209906
Cross Ref. Number:
Policy Effective: December 13, 2025
Policy Expiration: December 13, 2026, 12:01 am
Date Prepared: October 15, 2025
Insurer: Northbridge General Insurance Corporation
 www.northbridgeinsurance.ca
 info@nbfc.com

Policyholder		Brokerage	
<i>Insured:</i>	Two River Investments Ltd.	<i>Brokerage:</i>	Fairway Insurance Services Inc
<i>Postal Address:</i>	311 MAIN ST, LIVERPOOL, NS BOT 1K0	<i>Address:</i>	104 Montague Row, Digby, NS B0V 1A0
<i>Telephone:</i>		<i>Telephone:</i>	888.245.4741

Premium Breakdown

Automobile 00 Premium	\$1,162
Total Automobile 00 Premium	\$1,162
Automobile 00 Premium	\$137
Total Automobile 00 Premium	\$137
Automobile 00 Premium	\$165
Total Automobile 00 Premium	\$165
Minimum Non-Refundable Premium	\$0

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Automobile Premium Subtotal	\$1,464
Total Automobile Premium	\$1,464

Please see your Billing Statement for the total policy cost, tax details and Method of Payment.



Described Automobiles and Insuring Agreements

AUTOMOBILE 00

Particulars of the Described Automobile

Year	Make, Model and Body Type	V.I.N.	Cylinders/C.C.	List Price New
2025	GMC, SIERRA 1500 DENALI ULT CREW CAB 4WD DIES	1GTUUHE86SZ138627		

Insuring Agreements

	Limit	Deductible	Premium
THIRD PARTY LIABILITY 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.	\$2,000,000	-	-
Bodily Injury	-	-	\$282
Property Damage	-	-	\$26
DIRECT COMPENSATION - PROPERTY DAMAGE This policy contains a partial payment of recovery clause for Property Damage if a deductible is specified for Direct Compensation - Property Damage	-	-	\$168
MANDATORY ACCIDENT BENEFITS Mandatory Medical and Rehabilitation Benefits, and Accident Benefits in Motor Vehicle Liability Policies	As stated in Section B of the Policy	-	\$16
UNINSURED AND UNIDENTIFIED AUTOMOBILE COVERAGE	As stated in Section D of the Policy	-	\$6
LOSS OF OR DAMAGE TO INSURED AUTOMOBILE(S) This policy contains a partial payment of loss clause. Amount deductible on each separate claim except for loss or damage by fire or lightning or theft of the entire automobile			
Collision or Upset	-	\$2,500	\$278
Comprehensive (excluding Collision or Upset)	-	\$2,500	\$176
ENDORSEMENTS			
NSEF 20 Loss of Use Endorsement	\$1,500	-	\$53
NSEF 23A Mortgage Endorsement	-	-	Included
NSEF 27 Liability for Damage to Non-Owned Autos	\$100,000	\$500	\$50
NSEF 43R Limited Waiver of Depreciation	-	-	\$90

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		Limit	Deductible	Premium
..... ENDORSEMENTS <i>(continued)</i>				
NSEF 44	Family Protection Endorsement	\$2,000,000	-	\$17
Automobile 00 Premium				\$1,162