

# CERTIFICATE OF INSURANCE

This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend or alter the coverage afforded by the policies below.

| INSURED'S FULL NAME AND MAILING ADDRESS  | CERTIFICATE HOLDER |
|--|--------------------|
| Vita Bowen o/a Healthy Housekeeping<br>1835 3rd Avenue East Apt 2<br>Owen Sound ON N4K 2H5 | Proof of Insurance |

| ISSUING COMPANIES AFFORDING COVERAGE |                  |   |  |
|--------------------------------------|------------------|---|--|
| A                                    | Intact Insurance | C |  |
| B                                    |                  | D |  |

**Description of Operations and Location/Project/Event to which this Certificate applies:**

| Insured Operations | Residential cleaning business with some gardening |
|--------------------|---|
|                    |   |

## COVERAGES

This is to certify that the policies of insurance listed below have been issued to the insured named above for the policy period that is 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 the terms, exclusions and conditions of such policies.

**LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS**

| Co Ltr | TYPE OF INSURANCE | POLICY # | EFFECTIVE DATE<br>(YYYY/MM/DD) | EXPIRY DATE<br>(YYYY/MM/DD) | LIMITS<br>(Canadian dollars unless indicated otherwise) |
|--------|-------------------|----------|--------------------------------|-----------------------------|---|
|--------|-------------------|----------|--------------------------------|-----------------------------|---|

|          |   |           |            |            |   |
|----------|---|-----------|------------|------------|---|
| <b>A</b> | <b>GENERAL LIABILITY</b>  | RRS022145 | 2025/11/01 | 2026/11/01 | Bodily Injury & Property Damage<br>Per Occurrence \$ 2,000,000<br>Deductible \$ 1,000<br>General Aggregate Limit \$ 5,000,000<br>Products & Completed Operations \$ 2,000,000<br>Products & C/Ops Aggregate \$ 2,000,000<br>Personal Injury & Advertising Liability \$ 2,000,000<br>Tenants Legal Liability \$ 500,000<br>Non-owned Automobile \$ 1,000,000 |
|          | Commercial General Liability                                      |           |            |            |   |
|          | <input checked="" type="checkbox"/> Form                          |           |            |            |   |
|          | <input type="checkbox"/> Cross Liability/Severability of Interest |           |            |            |   |
|          | <input type="checkbox"/> Contractual Liability                    |           |            |            |   |
|          | <input type="checkbox"/> Broad Form Property Damage               |           |            |            |   |
|          | <input type="checkbox"/> Waiver of Subrogation                    |           |            |            |   |
|          | <input type="checkbox"/> Fire Fighting Expenses                   |           |            |            |   |
|          | <input type="checkbox"/> Contingent Employer's Liability          |           |            |            |   |

|                    |  |
|--------------------|--|
| Proof of Insurance |  |
|--------------------|--|

| Broker   | Date of Issuance | Signature of Authorized Representative  |
|--|------------------|---|
| Brokerlink Inc<br>1796 - 16 Street E Suite C<br>Owen Sound ON N4K 5N3<br>Phone: (519) 376-1774 | March 10, 2026   | <b>Melissa Calliste</b><br><a href="mailto:conciservice@brokerlink.ca">conciservice@brokerlink.ca</a> |