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 coverage afforded by the policies below.

1 CERTIFICATE HOLDER NAME AND MAILING ADDRESS	**2** NAMED INSURED AND MAILING ADDRESS
EVIDENCE OF INSURANCE	Soil-Mat Engineers & Consultants Ltd 401 Grays Road, Hamilton L8E 2Z3

3 **DESCRIPTON OF OPERATIONS/LOCATIONS/AUTOMOBILES/SPECIAL ITEMS TO WHICH THIS CERTIFICATE APPLIES**
(but only with respect to the operations of the Named Insured)

Insured Operations: Soil Engineer & Consultant Office

4 **INSURANCE COVERAGE**

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 SHOWM MAY HAVE BEEN REDUCED BY PAID CLAIMS

TYPE OF INSURANCE	INSURANCE COMPANY AND POLICY NUMBER	POLICY TERM	LIMIT OF LIABILITY (Canadian dollars unless indicated otherwise)		
			COVERAGE	DEDUCTIBLE	AMOUNT OF INSURANCE
COMMERCIAL GENERAL LIABILITY ☐ CLAIMS MADE **OR** ☒ OCCURRENCE ☒ PRODUCTS/COMPLETED OPREATIONS	Northbridge Insurance Company Policy No. P04136415	January 19, 2025 to January 19, 2026	COMMERCIAL GENERAL LIABLITY (BODILY INJURY AND PROPERTY DAMAGE LIABILITY)		$5,000,000
			GENERAL AGGREGATE		$5,000,000
☐ EMPLOYERS LIABILITY			EACH OCCURENCE		$5,000,000
☐ CROSS LIABILITY			PRODUCTS AND COMPLETED OPERATIONS AGGREGATE		$5,000,000
☐ WAIVER OF SUBROGATION			☐ PERSONAL INJURY LIABLITY OR ☒ PERSONAL AND ADVERTISING INJURY LIABILTY		$5,000,000
			MEDICAL PAYMENTS		$25,000
☒ TENANTS LEGAL LIABILITY			TENANTS LIABILITY		$500,000
☒ NON-OWNED AUTO			NON-OWNED AUTO		$5,000,000
PROFESSIONAL LIABILITY ☒ ERRORS AND OMISSIONS	Lloyds Underwriters via Dashwood Brewer & Phipps Binder No. 007432	January 19, 2025 to January 19, 2026	EACH CLAIM	$25,000	$5,000,000
			AGGREGATE		$5,000,000

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 BROKER/AGENCY FULL NAME AND MAILING ADDRESS	**7** ADDITIONAL INSURED NAME AND MAILING ADDRESS (Commercial General Liability – but only with respect to the vicarious liability arising out of the operations of the Named Insured)
The Insurance Market Insurance Brokers Limited 300 Rossland Road East Unit #406, Ajax ON L1Z 0M1	**********

8 **CERTIFICATE AUTHORIZATION**

ISSUER	The Insurance Market Insurance Brokers Limited
AUTHORIZED REPRESENTATIVE	Anick Morin, Commercial Account Manager
SIGNATURE OF AUTHORIZED REPRESENTATIVE	**DATE:** January 17,2025

CONTACT INFORMATION

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