



ASPLER, JOSEPH, JUTRAS INC.
CABINET EN ASSURANCE DE DOMMAGES ET SERVICES FINANCIERS
DAMAGE INSURANCE AND FINANCIAL SERVICES FIRM
1310 AVE. GREENE, SUITE 410, WESTMOUNT, QUEBEC H3Z 2B6
TEL.: (514) 935-4632 • 1-888-937-4632
FAX: (514) 935-7898

Anthony Jutras, A.I.B., President
Jerrold Aspler, B. Comm., A.I.B., C.L.U.
Penny Babanicos, A.I.B.
Vincent Baribeau, B.A., A.I.B.
S. John Diamond, B.A., A.I.B.
Maria Diorio
Randy Goldsmith, A.I.B.
Jeff Kovac, B.A., A.I.B.
Judith Snelgrove

SUMMARY OF INSURANCE

INSURED: **VM REVETEMENT & TOITURE INC.**

ADDRESS: 105 RUE KENNETH
SAINT-COLOMBAN, QUEBEC
J5K 1W5

INSURER: LLOYD'S UNDERWRITERS
(THROUGH TOTTEN INSURANCE GROUP)

POLICY NO.: BINDER

TERM: MARCH 7, 2024 TO MARCH 7, 2025



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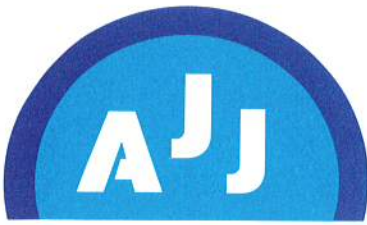
COMMERCIAL GENERAL LIABILITY INSURANCE

LOCATION OF RISK:

105 RUE KENNETH
SAINT-COLOMBAN, QUEBEC
J5K 1W5

LIMIT OF INSURANCE:

COMMERCIAL GENERAL LIABILITY ANY ONE OCCURRENCE	\$2,000,000.00
TENANTS LEGAL LIABILITY EACH OCCURRENCE	\$ 500,000.00
ERRORS AND OMISSIONS AGGREGATE LIMIT CLAIMS MADE BASIS	\$ 250,000.00
POLLUTION SUB-LIMIT AGGREGATE LIMIT SUDDEN AND ACCIDENTAL (120 HOURS)	\$1,000,000.00
LIMITED FUNGI & DERIVATIVES AGGREGATE LIMIT PER GFL2-03	\$ 250,000.00
EMPLOYEE BENEFITS LIABILITY AGGREGATE LIMIT	\$1,000,000.00
ADVERTISING LIABILITY	\$1,000,000.00
MEDICAL EXPENSES ANY ONE PERSON	\$ 50,000.00
ANY ONE ACCIDENT	\$ 10,000.00



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LEGAL LIABILITY FOR PHYSICAL DAMAGE TO NON-OWNED AUTOMOBILES \$ 50,000.00
ANY ONE OCCURRENCE

INCLUDING:

- BODILY INJURY AND PROPERTY DAMAGE
- ROOF HEAT WARRANTY
- HOT MEMBRANE CONDITIONS
- EXPRESS WARRANTIES: SUB-CONTRACTOR WARRANTY \$2,000,000.00
- WARRANTED RIGHTS OF RECOURSE MAINTAINED AGAINST MANUFACTURERS/SUPPLIERS

EXCLUSIONS:

- WORLD-WIDE EXCLUDING U.S.A.

DEDUCTIBLES: \$ 5,000.00 PER OCCURRENCE; EXCEPT \$25,000.00 IN RESPECT TO HEAT AND WATER DAMAGE

ALL COVERAGES AND COVERAGE EXTENSIONS UNDER THE POLICY ARE SUBJECT TO, BUT NOT LIMITED TO, THE FOLLOWING EXCLUSIONS:

- TERRORISM EXCLUSION
- ASBESTOS EXCLUSION
- FUNGI & FUNGAL DERIVATIVES EXCLUSION
- TOTAL POLLUTION EXCLUSION
- INFECTIOUS DISEASE EXCLUSION
- CYBER EXCLUSION

❖ **IN THE EVENT OF A DISCREPANCY BETWEEN THIS SUMMARY AND THE POLICY, IT IS THE CONTENTS OF THE POLICY THAT SHALL PREVAIL.**

E. & O. E.

March 7th, 2024


ASPLER, JOSEPH, JUTRAS INC.