

Club ASSURANCE

Name and billing address:

DODDI AKHIL
2348 RUE WURTELE 202
MONTREAL
H2K 2R2

Invoice:	2110701	Premium	\$ 1 526.00
Insurer:	ECHELON	Tax	\$ 137.34
Policy:	AUTOMOBILE	Non taxable premium	\$ 14.00
Policy number:	ECH-1010582A	Service charges	\$ 35.00
Policy period:	From 02/04/2021 to 02/04/2022		
Interest and service charges, at the following rates, will be added to all balances over 28 days, with a minimum service charge per month as indicated.		TOTAL	\$ 1 712.34
Monthly rate: 2% Annual rate: 27% Minimum charge per month : \$5.00			

Payments will be automatically withdrawn on the following dates from the account : XX 83805

10/05/2021 \$ 135.10	10/12/2021 \$ 150.00
10/06/2021 \$ 150.00	10/01/2022 \$ 150.00
10/07/2021 \$ 150.00	10/02/2022 \$ 150.00
10/08/2021 \$ 150.00	
10/09/2021 \$ 150.00	
10/10/2021 \$ 150.00	
10/11/2021 \$ 150.00	

Modifications to the schedule, fee of \$ 20.00

You must advise us ten days in advance to proceed with any changes to your withdrawal schedule without fees. After this delay a fee will be charged to your account. Please note that it is not always possible to delay a payment.

Payments returned by your financial institution, fee of \$ 50.00

If a pre-authorized payment is returned by your financial institution un-paid, and if the schedule allow enough time, it will automatically be withdrawn five days later.

Cancellation for non-payment

For the second pre-authorized payment that is returned or if you are late in your schedule of payment, your contract will be cancelled for non-payment without other notification.

Cancellation by the Insured during the term of the policy, fee of \$ 85.00

The remuneration of the broker is based on a commission from the Insurer and a service charge added for each transaction . Upon the start date of the policy, the broker's remuneration is effective and non refundable.

Modifications to your insurance policy during the term, fee of \$ 35.00

If a modification to your insurance policy generates a change in your account, your withdrawal schedule will be re-adjusted accordingly. If the new schedule payment is higher than previously, you will be given a minimum 10 days delay from invoicing date. You will receive a new schedule.

Financing fees:

Financing fees of \$ 70.71 are included in your withdrawal schedule.

For more information please call: Customer service:

BILAL GIRARD-KARAJAH

Phone: (514) 380-5253

bgirard@clubassurance.ca

The insurance contract consists of this Declarations page as well as all coverage wordings, riders or endorsements that are attached hereto.

Club ASSURANCE



Quebec automobile insurance policy

Q.P.F.no 1 - Owner's form

Quebec automobile insurance policy (owner's form) approved by the
Autorité des marchés financiers

Declarations

ITEM 1 - Full name and address of the insured

The described automobile is and will be chiefly used and usually kept in the town and province of
the Insured's address stated above unless otherwise specified herein.

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MONTREAL

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ITEM 3 - Particulars of the described automobile

2017 HONDA CIVIC EX 4DR

serial # : 2HGFC2F86HH032373 purchased: 02/04/2021 used paid price: \$ 16,500. value: \$ 24,980. Factory system
use of the vehicle excluding transportation between the home and the place of business. Principal driver # : 1 annual
mileage: 10000

Policy #: ECH-1010582A

NEW POLICY

The previous coverages afforded by the policy are cancelled and replaced or amended
as from the effective date of this document.

ITEM 2 - Contract period

from 02/04/2021 to 02/04/2022

(both days at 12:01 a.m. Standard Time at the Address of the Insured)

ITEM 4 - Insuring agreements and perils

Amounts Premiums

SECTION A - Civil liability *

\$1,000,000.

\$1,540.

SECTION B - 3. Comprehensive **

\$ 1,000.

includ

Qef 34: \$ 15,000/\$2,000

* SECTION A: (Exclusion of interest, expenses and costs) 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.
** SECTION B - Loss of or damage to insured automobile. Deductible per occurrence except loss or damage by fire or lighting.

ITEM 5 - The insured is both the registered owner and actual owner of the described automobile

ITEM 6 - Other statements

CONDUCTEURS: No 1 AKHIL DODDI

No occasionnal driver under 25 years old:

See invoice for
total amount

Premium\$ 1,540.

Done by the Insurer

Président

500-1275 Des Canadiens-de-Montréal, Montréal H3B 0G4



Policy number: ECH-1010582A

From 02/04/2021 to 02/04/2022

Insured: DODDI AKHIL

Adress: 2348 RUE WURTELE 202
MONTREAL, QUEBEC

2017 HONDA CIVIC EX 4DR serial # : 2HGFC2F86HH032373

2110701-4828514-0253-02042021-1549-BG



Policy number: ECH-1010582A

From 02/04/2021 to 02/04/2022

Insured: DODDI AKHIL

Adress: 2348 RUE WURTELE 202
MONTREAL, QUEBEC

2017 HONDA CIVIC EX 4DR serial # : 2HGFC2F86HH032373

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Policy number: ECH-1010582A

From 02/04/2021 to 02/04/2022

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MONTREAL, QUEBEC

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Short rate cancellation tables Annual policies % of premium to retain			
AUTOMOBILE / VTT-ATV Time on risk			
Days	%	Days	%
1 - 4	12	189 - 192	59
5 - 8	13	193 - 196	60
9 - 12	14	197 - 200	61
13 - 16	15	201 - 204	62
17 - 20	16	205 - 208	63
21 - 24	17	209 - 212	64
25 - 28	18	213 - 216	65
29 - 32	19	217 - 220	66
33 - 36	20	221 - 224	67
37 - 40	21	225 - 228	68
41 - 44	22	229 - 232	69
45 - 48	23	233 - 236	70
49 - 52	24	237 - 240	71
53 - 56	25	241 - 244	72
57 - 60	26	245 - 248	73
61 - 64	27	249 - 252	74
65 - 68	28	253 - 256	75
69 - 72	29	257 - 260	76
73 - 76	30	261 - 264	77
77 - 80	31	265 - 268	78
81 - 84	32	269 - 272	79
85 - 88	33	273 - 276	80
89 - 92	34	277 - 280	81
93 - 96	35	281 - 284	82
97 - 100	36	285 - 288	83
101 - 104	37	289 - 292	84
105 - 108	38	293 - 296	85
109 - 112	39	297 - 300	86
113 - 116	40	301 - 304	87
117 - 120	41	305 - 308	88
121 - 124	42	309 - 312	89
125 - 128	43	313 - 316	90
129 - 132	44	317 - 320	91
133 - 136	45	321 - 324	92
137 - 140	46	325 - 328	93
141 - 144	47	329 - 332	94
145 - 148	48	333 - 336	95
149 - 152	49	337 - 340	96
153 - 156	50	341 - 344	97
157 - 160	51	345 - 348	98
161 - 164	52	349 - 352	99
165 - 168	53	353 - 365	100
169 - 172	54		
173 - 176	55		
177 - 180	56		
181 - 184	57		
185 - 188	58		

SNOWMOBILE			
Term	Retain	Term	Retain
january	25%	july	0%
february	25%	august	0%
march	15%	september	0%
april	0%	october	0%
may	0%	november	10%
june	0%	december	25%

MOTORCYCLE / MOTORHOME			
Term	Retain	Term	Retain
january	0%	july	20%
february	0%	august	20%
march	5%	september	10%
april	10%	october	5%
may	10%	november	0%
june	20%	december	0%

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CANCELLATION OF POLICY

We hereby agree that this policy together with renewal certificates relating thereto, be declared null and void as from _____ and that the insurer be relieved from all liability thereunder as from
said date. Day / Month / Year

Signature of Insurer

Signature of Witness

Signature of Mortgagee

Club Assurance

(514) 509-5396
(877) 740-2582

CERTIFICAT D'ASSURANCE DE RESPONSABILITÉ POUR VÉHICULE À MOTEUR
Le présent certificat est assujéti aux dispositions et conditions de la police d'assurance automobile de l'Assureur. Ce certificat atteste que la personne susnommée est assurée contre la responsabilité pour blessures et dommages aux biens découlant de l'usage du véhicule ci-décrié, conformément aux limites minimales exigées par les lois d'assurance en vigueur partout au Canada
AVERTISSEMENT - Quiconque émet ou présente un tel certificat comme preuve d'une police d'assurance-responsabilité qui effectivement n'est pas en vigueur, est coupable d'une infraction passible d'une forte amende et/ou d'emprisonnement et suspension de son permis. Ce certificat doit être laissé dans le véhicule assuré afin d'être présenté comme preuve d'assurance lorsque la police l'exige.

MOTOR VEHICLE LIABILITY INSURANCE CARD
This certificate is subject to the terms and conditions of the Insurer's standard automobile policy. This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.
WARNING - Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his licence may be suspended. This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

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BROKER / CLIENT CONTRACT

Subject to the following conditions, I give you the mandate to act as my insurance broker and I request your services as a professional adviser in that field.

1 - MISSION:

You must, on the one hand, identify and evaluate my insurance needs according to the information that I give you and, on the other hand, subscribe the insurance according to my instructions concerning the amount of insurance and the nature of the coverage.

2 - RENEWAL:

Without further instruction, you must renew all insurance policies placed through your agency when they expire.

3 - SUBSTITUTION OF POLICY AND CHANGE OF INSURER:

You are authorized to substitute one insurer with another before the end of the policy period and also at renewal provided it is made in accordance with the law and with the best of my interests.

4 - MATERIAL CHANGE IN RISK:

While the insurance is in force and prior to any renewal of the policy, I must notify you of any change in the nature and the use of my property or of my activities which are likely to materially influence a reasonable insurer in the setting of the rate of premium, the appraisal of the risk or the decision to continue to insure it.

5 - PAYMENT OF PREMIUMS:

The premium payable for any policy, endorsement and renewal including applicable sales tax, is payable on demand.

6 - REIMBURSEMENT OF ADVANCES:

If you agree to lend me amount needed to pay the premium and taxes, I hereby undertake to reimburse you according to the conditions, the installments and the interest rate shown on your invoice in each case.

7 - DEFAULT:

If I fail to pay, when due, the sums owing for payment of premiums, reimbursement of advances and/or remuneration and service charges, you are thus authorized to notify the insurer that the policy, the endorsement or the renewal is not required or if the insurance has come into effect, to request on my behalf cancellation of the policy, endorsement or renewal; such request for cancellation made on my behalf may apply to any or all policies in order to secure enough credit to settle in full the sums due to you; seven days notice must be sent to me before you request cancellation of the policy or prior to your notification to the insurer that the policy, the endorsement or the renewal is not requested. (Such notice shall be sent to any creditor named in the policy within the delay prescribed by law or by the policy.

8 - UNEARNED PREMIUMS AS A PAYMENT OF THE SUMS DUE:

Any unearned premium under the subscribed policies, renewed or modified through you and any indemnity made payable under these policies, riders of renewal certificates shall be received and withheld by you as a mandatary for the collection of these sums and shall be applied in compensation of any sum not disputed that I could owe you, subject to the right of any privileged or hypothecary creditor that may be the beneficiary of this indemnity under the policy or under the law.

9 - REMUNERATION AND SERVICE CHARGES:

Although you inform me that the insurer pays you a commission for each transaction you are entitled, considering the professional nature of your mandate to a reasonable remuneration and service charge for each transaction.

Upon the start date of the policy, the broker's remuneration is effective and non refundable.

10 - TERMINATION OF CONTRACT:

You may terminate this contract provided it be not inopportune or untimely by written notice of renunciation in which case the contract terminates at the date of reception of the notice; I may also terminate the contract by a notice of revocation of the mandate addressed to you by registered mail in which case the contract terminates at the moment of reception of the notice.

11 - NOTICE:

Any notice under this agreement shall be in writing and shall be deemed conclusively and validly given by personal delivery or by mail, in which case, the date of reception of said notice is described to the seven (7) days after the mailing.

12 - AUTHORIZATION:

If the insured is a corporation or if there are many insureds, I declare myself fully authorized by themselves to sign this document in their name and I declare being personally and jointly bound with them.

Signed _____ day of _____ 20____

X

Client's signature

DODDI AKHIL

2348 RUE WURTELE 202
MONTREAL
H2K 2R2



Broker's signature

CLUB ASSURANCE INC.

500-1275 Des Canadiens-de-Montréal
Montréal (Québec), H3B 0G4

FCSA - NOTICE TO THE INSURED AND/OR CUSTODIAN (DRIVER) OF THE VEHICLE AT THE TIME OF ACCIDENT

In accordance with article 177 of the Automobile Insurance Act, the data and information concerning accidents in which you, and the drivers of your vehicle, have been involved will be transmitted by us and the third-party insurer to the Fichier central des sinistres automobiles of the Autorité des marchés financiers and, where such is the case, to other automobile insurers. You, and these drivers, have rights of access and correction pursuant to the Act respecting Access to documents held by public bodies and the Protection of personal information.

We are informing you that, in accordance with Article 179.2 of the Automobile Insurance Act, the rate for issuing or renewing this automobile insurance policy, or for adding a driver to an existing policy, has been set by taking into account information obtained from the Fichier central des sinistres automobiles of the Autorité des marchés financiers.