

COMMERCIAL SUBMISSION

Submission: 101114

AGENCY AND BROKER

AGENCY : London - York

Phone:

PRODUCER:

Fax:

PERIOD OF INSURANCE

Effective from: 08/07/2023 to 08/07/2024

INSURED

Legal name: M. [REDACTED] Inc. O/A Kevin [REDACTED]

Owner(s)/Contact(s): [REDACTED]

Business Type: ☐ Individual ☐ Partnership ☐ Joint venture ☒ CorporationMember of: [REDACTED] Print document in: ☐ French ☒ English

Phone: Home: [REDACTED] Office: [REDACTED] Fax: [REDACTED] Mobile: [REDACTED]

Postal Address: [REDACTED]
London, Ontario
[REDACTED]

Web Site: [REDACTED]

E-Mail: [REDACTED]

INSURANCE HISTORY

Prior/Current Insurer: [REDACTED] Insurance

Expiration Date: 08/07/2023

Policy No: 8212272

Premium: [REDACTED]

Do we have other insurance for the insured: ☐ Yes ☒ No

In business since: [REDACTED]

Insured since: [REDACTED]

Has the insured been refused or cancelled by an insurance company:

☐ Yes ☒ No

Experience in this field since: [REDACTED]

If Yes give details:

CLAIM(S) HISTORY

None

☒ No loss in the last 5 years.

[REDACTED] has: 3 location(s)

Broker Signature

Insured Signature

COMMERCIAL SUBMISSION

Description of Location

SUBMISSION : 101114

LOCATION

Location	<input type="text" value="1"/> of <input type="text" value="3"/>	Building	<input type="text" value="1"/> of <input type="text" value="1"/>	Town Grade	<input type="text"/>
Address of Location	<div>London, Ontario</div>			Territory	Protected

ACTIVITIES

Occupancy by Insured	<input type="text"/>	Code	<input type="text" value="2493"/>
Other Occupancy	<input type="text"/>	Occupancy Type	<input type="text"/>
Building Owner Occupancy	<input type="text"/>		

NEIGHBOURHOOD

Left	<input type="text"/>	Front	<input type="text"/>
Right	<input type="text"/>	Rear	<input type="text"/>

INFORMATION ON RISK

Building occupancy	<input type="text" value="Furniture Studio"/>						
Year Built	<input type="text" value="1985"/>	Age	<input type="text" value="38"/>	Basement	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Windows :	
Ground floor area	<input type="text" value="4,200"/>	<input checked="" type="checkbox"/> Sq.ft.	<input type="text"/> Sq.m.	No. of stories	<input type="text"/>	<input type="checkbox"/> Sgl. pane	Dimensions <input type="text" value="0"/> <input type="text"/> Sq.ft. <input type="text"/> Sq.m.
Area occupied	<input type="text"/>	<input type="checkbox"/> Sq.ft.	<input checked="" type="checkbox"/> Sq.m.			<input type="checkbox"/> Dbl. pane	Ornamentation <input type="text"/>
Walls	<input type="text" value="Masonry Non-Combustible (steel/metal joisted)"/>		Other Walls	<input type="text"/>	<input type="checkbox"/> Elevator	<input type="checkbox"/> Air conditioning	
Roof	<input type="text" value="Flat Tar - Steel Deck"/>		First floor	<input type="text"/>	<input type="checkbox"/> Pool	<input type="checkbox"/> Fireplace	
Electricity	<input type="text" value="Breakers"/>		Other floors	<input type="text"/>	<input type="checkbox"/> Sauna	<input type="checkbox"/> Wood stove	
Heating:	<input type="text" value="Central-gas"/>		Other Heating	<input type="text"/>			
Plumbing:	<input type="text" value="Copper/ABS"/>						
Location :	<input type="checkbox"/> Single	<input type="checkbox"/> Industrial Mall	<input type="checkbox"/> Enclosed Mall	<input type="checkbox"/> Retail strip Plaza			
	<input type="checkbox"/> Apt. Building	<input type="checkbox"/> Other	<input type="text"/>				
Apartment Building							
No. of Apartments	<input type="text"/>	Studio	<input type="text"/>	2 Bedrooms	<input type="text"/>	<input type="checkbox"/> Annual lease	<input type="text"/>
No. of vacancies	<input type="text"/>	Bachelor	<input type="text"/>	3 Bedrooms	<input type="text"/>	<input type="checkbox"/> Garbage chute	
Occupancy Rate	<input type="text"/>	1 Bedroom	<input type="text"/>	4 and over	<input type="text"/>	<input type="checkbox"/> Landlord	<input type="checkbox"/> Shed
Underground Tanks Present	<input type="checkbox"/>	Year	<input type="text"/>	Capacity	<input type="text"/>	Last hydrostatic test	<input type="text"/>
<input type="checkbox"/> Premises inspected	Appreciation of risk		<input type="text" value="N/A"/>				

Broker signature

Insured signature

COMMERCIAL SUBMISSION

Description of Location

SUBMISSION : 101114

LOCATION

Location: of Building of Town Grade

Address of Location: Territory

RENOVATION

Detail Stripped Plumbing Heating

Year Year Roof Electricity

FIRE PROTECTION

Territory Protected ☒ Semi-Protected ☐ Not protected ☐ Smoke detector ☐ Fire alarm ☐ Local ☐ Central ☐ Certified ULC ☐

Fire station ☒ km. miles Automatic sprinklers ☐ ☐ Sprinklers connected 100% Yes ☐ No ☐

Fire hydrant m. ☒ ft. Heat detector ☐ ☐ Extinguisher type Number

Automatic Co2 System ☐ Semi-annual maintenance ☐ Semi-annual duct cleaning ☐

THEFT PROTECTION

No Alarm ☐ Alarm ☒ Alarm Brand Certificate No. Watchman ☐

Connected to Expiry Bars on windows ☐

Protection Approved Is property fenced ☐

Security line Video surveillance ☐

Other Protection Are guard dogs used ☐

Number of employees handling money Maximum amount of cash on premises

Safe ☐ If yes describe

Lock type

FINANCIAL INFORMATION

Operation/revenue	Canada	United States	International	Currency	List States/Countries
Sale of High End Furniture	\$6,000,000				
Sale of Falkbuilt Product	\$1,000,000				
Installation	\$1,000,000				

Total Revenue in Canadian dollars

Any Liquor Sales? Yes ☐ No ☒ Annual Sales Any Food Sales? Yes ☐ No ☒ Annual Sales

Employees Full Time Employees Part Time Total Are all owners and employees covered by provincial Workers Compensation? Yes ☐ No ☐

Salaries Financial situation

Any repairs and/or installations away from own premises Yes ☐ No ☒ Describe

Wholesalers: Any alterations to products, including repackaging? Yes ☐ No ☒ Describe

Are subcontractors used? Yes ☒ No ☐ Describe

1. Full details of work and cost of work sublet

2. Is proof of insurance obtained? Yes ☒ No ☐ Limit

COMMERCIAL SUBMISSION

Description of Location _____

SUBMISSION : 101114**LOCATION**

Location:

1

of

3

Building:

1

of

1

Town Grade:

Address of
Location:**London, Ontario**

Territory:

Protected**LIENHOLDER(S)**

Rank	Name and Address	Amount	Section
<input type="checkbox"/>	None		
<input type="checkbox"/>			
<input type="checkbox"/>			

Will follow

☐**REMARKS**

Insured sells and installs high end office furniture in London, ON and Kitchener, ON. They are an authorized MillerKnoll Dealer. All their products are North American, with the exception of Framery (<https://www.frameryacoustics.com/en>) which supplies soundproof booths from Europe (Finland). They are also a franchised dealer of Falbuilt, which is a pre-fabricated, modular construction system.

They have 3 locations: A London Studio, A kitchener Studio and a London Warehouse. All buildings are leased.

Broker Signature

Insured Signature

COMMERCIAL SUBMISSION

REQUESTED COVERAGES

SUBMISSION : 101114

LOCATION

Location:

1

of

3

Building:

1

of

1

Town Grade:

Address of
Location:[REDACTED]rk
[REDACTED] London, Ontario

Territory:

Protected

Property

	<u>R.Cost</u>	<u>Co.Ins.</u>	<u>Deductible</u>	<u>Limit</u>	<u>Rate</u>	<u>Premium</u>
--	---------------	----------------	-------------------	--------------	-------------	----------------

Sewer Back-up

\$2,500

Included

Flood

Included

Earthquake

Included

Contents

\$1,000

\$250,000

Business Interruption

	<u>Co.Ins.</u>	<u>Deductible</u>	<u>Limit</u>	<u>Rate</u>	<u>Premium</u>
--	----------------	-------------------	--------------	-------------	----------------

Business Income Extensions

100%

\$120,000

Business Income - 12 Months Indemnity Period

\$120,000

Liability

	<u>Deductible</u>	<u>Limit</u>	<u>Rate</u>	<u>Premium</u>
--	-------------------	--------------	-------------	----------------

SPF6 - Standard Non-owned Automobile

\$1,000

\$5,000,000

Commercial General Liability

\$1,000

\$5,000,000

Medical Payments - Each Person

\$25,000

SEF No.94 Legal Liability for Damages to Hired Automobiles

\$1,000

\$100,000

Cyber Liability

\$1,000

\$50,000

Tenant Liability

	<u>Deductible</u>	<u>Limit</u>	<u>Rate</u>	<u>Premium</u>
--	-------------------	--------------	-------------	----------------

Tenant's liability (ontario)

\$1,000

\$500,000

Broker Signature

Insured Signature

COMMERCIAL SUBMISSION

Description of Location

SUBMISSION : 101114

LOCATION

Location

2

of

3

Building

1

of

1

Town Grade

Address of
Location

Territory

Protected

ACTIVITIES

Occupancy by
Insured

Code

2493

Other
OccupancyOccupancy
TypeBuilding Owner
Occupancy

NEIGHBOURHOOD

Left

Front

Right

Rear

INFORMATION ON RISK

Building occupancy

Furniture Studio

Year Built

2010

Age

13

Basement Yes

No

Windows :

Ground floor area

3,000

X

Sq.ft.

Sq.m.

No. of stories

1

Sgl. pane

Dimensions

0

Sq.ft.

Sq.m.

Area occupied

Sq.ft.

X

Sq.m.

Dbl. pane

Ornamentation

Walls

Other Walls

Non-Combustible(steel/steel)

Elevator

Air conditioning

Roof

Flat Tar - Steel Deck

First floor

Pool

Fireplace

Electricity

Breakers

Other floors

Sauna

Wood stove

Heating:

Central-gas

Other Heating

Plumbing:

Copper/ABS

Location :

Single

Industrial Mall

Enclosed Mall

Retail strip Plaza

Apt. Building

Other

Apartment Building

No. of Apartments

Studio

2 Bedrooms

Annual lease

No. of vacancies

Bachelor

3 Bedrooms

Garbage chute

Occupancy Rate

1 Bedroom

4 and over

Landlord

Shed

Underground Tanks Present

Year

Capacity

Last hydrostatic test

Premises inspected

Appreciation of risk

N/A

Broker signature

Insured signature

COMMERCIAL SUBMISSION

Description of Location

SUBMISSION : 101114

LOCATION

Location: of Building of Town Grade

Address of Location: Territory

RENOVATION

Detail Stripped Plumbing Heating

Year Year Roof Electricity

FIRE PROTECTION

Territory Protected ☒ Semi-Protected ☐ Not protected ☐ Smoke detector ☐ Fire alarm ☐ Local ☐ Central ☐ Certified ULC ☐

Fire station ☒ km. miles Automatic sprinklers ☒ ☒ Sprinklers connected 100% Yes ☒ No ☐

Fire hydrant m. ☒ ft. Heat detector ☐ Extinguisher type Number

Automatic Co2 System ☐ Semi-annual maintenance ☐ Semi-annual duct cleaning ☐

THEFT PROTECTION

No Alarm ☐ Alarm ☐ Alarm Brand Certificate No. Watchman ☐

Connected to Expiry Bars on windows ☐

Protection Approved Is property fenced ☐

Security line Video surveillance ☒

Other Protection Are guard dogs used ☐

Number of employees handling money Maximum amount of cash on premises

Safe ☐ If yes describe

Lock type

FINANCIAL INFORMATION

Operation revenue	Canada	United States	International	Currency	List States/Countries

Total Revenue in Canadian dollars

Any Liquor Sales? Yes ☐ No ☐ Annual Sales Any Food Sales? Yes ☐ No ☐ Annual Sales

Employees Full Time Employees Part Time Total Are all owners and employees covered by provincial Workers Compensation? Yes ☐ No ☐

Salaries Financial situation

Any repairs and/or installations away from own premises Yes ☐ No ☐ Describe

Wholesalers: Any alterations to products, including repackaging? Yes ☐ No ☐ Describe

Are subcontractors used? Yes ☐ No ☐ Describe

1. Full details of work and cost of work sublet

2. Is proof of insurance obtained? Yes ☐ No ☐ Limit

COMMERCIAL SUBMISSION

Description of Location _____

SUBMISSION : 101114**LOCATION**

Location:

2

of

3

Building:

1

of

1

Town Grade:

Address of
Location:**100-1000
Kitchener, Ontario**

Territory:

Protected**LIENHOLDER(S)**

Rank	Name and Address	Amount	Section
<input type="checkbox"/>	None		
<input type="checkbox"/>			
<input type="checkbox"/>			

Will follow

☐**REMARKS****Location#2 -**

Broker Signature

Insured Signature

COMMERCIAL SUBMISSION

REQUESTED COVERAGES

SUBMISSION : 101114

LOCATION

Location:

2

of

3

Building:

1

of

1

Town Grade:

Address of
Location:

10000 15th Rd

Territory:

Protected

Property

	<u>R.Cost</u>	<u>Co.Ins.</u>	<u>Deductible</u>	<u>Limit</u>	<u>Rate</u>	<u>Premium</u>
--	---------------	----------------	-------------------	--------------	-------------	----------------

Earthquake

\$5

Included

Flood

\$25,000

Included

Sewer Back-up

\$2,500

Included

Contents

\$1,000

\$500,000

Crime

	<u>Deductible</u>	<u>Limit</u>	<u>Rate</u>	<u>Premium</u>
--	-------------------	--------------	-------------	----------------

Crime Broad Form

\$5,000

Boiler & Machinery

	<u>R.Cost</u>	<u>Co.Ins.</u>	<u>Deductible</u>	<u>Limit</u>	<u>Rate</u>	<u>Premium</u>
--	---------------	----------------	-------------------	--------------	-------------	----------------

Equipment Breakdown

\$1,000

\$500,000

Broker Signature

Insured Signature

COMMERCIAL SUBMISSION

Description of Location

SUBMISSION : 101114

LOCATION

Location

3

of

3

Building

1

of

1

Town Grade

Address of
Location

Territory

Protected

ACTIVITIES

Occupancy by
Insured

Code

2493

Other
OccupancyOccupancy
TypeBuilding Owner
Occupancy

NEIGHBOURHOOD

Left

Front

Right

Rear

INFORMATION ON RISK

Building occupancy

Year Built

1985

Age

38

Basement Yes

No

X

Windows :

Ground floor area

5,000

X

Sq.ft.

Sq.m.

No. of stories

Area occupied

Sq.ft.

X

Sq.m.

Sgl. pane Dimensions

0

Sq.ft.

Sq.m.

Dbl. pane Ornamentation

Walls

Other Walls

Masonry Non-Combustible(steel/metal joisted)

Elevator

Air conditioning

Roof

Flat Tar - Steel Deck

First floor

Pool

Fireplace

Electricity

Other floors

Sauna

Wood stove

Heating:

Other Heating

Plumbing:

Copper/ABS

Location :

Single

Industrial Mall

Enclosed Mall

Retail strip Plaza

Apt. Building

Other

Apartment Building

No. of Apartments

Studio

2 Bedrooms

Annual lease

No. of vacancies

Bachelor

3 Bedrooms

Garbage chute

Occupancy Rate

1 Bedroom

4 and over

Landlord

Shed

Underground Tanks Present

Year

Capacity

Last hydrostatic test

Premises inspected

Appreciation of risk

N/A

Broker signature

Insured signature

COMMERCIAL SUBMISSION

Description of Location

SUBMISSION : 101114

LOCATION

Location: of Building of Town Grade

Address of Location: Territory

RENOVATION

Detail Stripped Plumbing Heating
 Year Year Roof Electricity

* Indicates that the renovations are complete and not partial.

FIRE PROTECTION

Territory Protected ☒ Semi-Protected ☐ Not protected ☐ Smoke detector ☐ Fire alarm ☐ Local ☐ Central ☐ Certified ULC ☐

Fire station ☒ km. miles Automatic sprinklers ☐ ☐ Sprinklers connected 100% Yes ☐ No ☐

Fire hydrant m. ☒ ft. Heat detector ☐ ☐ Extinguisher type Number

Automatic Co2 System ☐ Semi-annual maintenance ☐ Semi-annual duct cleaning ☐

THEFT PROTECTION

No Alarm ☐ Alarm ☐ Alarm Brand Certificate No. Watchman ☐

Connected to Expiry Bars on windows ☐

Protection Approved Is property fenced ☐

Security line Video surveillance ☐

Other Protection Are guard dogs used ☐

Number of employees handling money Maximum amount of cash on premises

Safe ☐ If yes describe

Lock type

FINANCIAL INFORMATION

Operation revenue	Canada	United States	International	Currency	List States/Countries

Total Revenue in Canadian dollars

Any Liquor Sales? Yes ☐ No ☐ Annual Sales Any Food Sales? Yes ☐ No ☐ Annual Sales

Employees Full Time Employees Part Time Total Are all owners and employees covered by provincial Workers Compensation? Yes ☐ No ☐

Salaries Financial situation

Any repairs and/or installations away from own premises Yes ☐ No ☐ Describe

Wholesalers: Any alterations to products, including repackaging? Yes ☐ No ☐ Describe

Are subcontractors used? Yes ☐ No ☐ Describe

1. Full details of work and cost of work sublet

2. Is proof of insurance obtained? Yes ☐ No ☐ Limit

COMMERCIAL SUBMISSION

Description of Location _____

SUBMISSION : 101114**LOCATION**

Location:

3

of

3

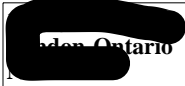
Building:

1

of

1

Town Grade:

Address of
Location:
London, Ontario

Territory:

Protected**LIENHOLDER(S)**

Rank	Name and Address	Amount	Section
<input type="checkbox"/>	None		
<input type="checkbox"/>			
<input type="checkbox"/>			

Will follow

☐**REMARKS****None**

Broker Signature

Insured Signature

LOCATION

Location: 3 of 3

Building: 1 of 1

Town Grade:

Address of Location: 101 Queen Rd
NSM 1A1

Territory: Protected

Property

	R.Cost	Co.Ins.	Deductible	Limit	Rate	Premium
Earthquake				Included		
Flood				Included		
Sewer Back-up				Included		
Contents				\$270,000		

Broker Signature

Insured Signature