



Insurance

RBC Insurance Agency Ltd.

Po Box 5010, Station A
Mississauga ON L5A 4L2
Phone 1 800 769 2526
Fax 1 800 276 1947

Jacob & Megan Studer
802- 30 Herons Hill Way
North York ON M2J 0A7

January 10, 2019

Important information regarding your automobile insurance renewal

Your policy number: W0275686

Your insurance coverage renews on: February 24, 2019

Dear Jacob & Megan Studer,

Thank you for insuring your vehicle(s) through us.

We are pleased to enclose your renewal package, which includes the following documents:

- **Motor Vehicle Liability Insurance Card ("pink card")** - This is your proof of insurance. You should keep one with you while driving. Please replace the previous copy.
- **Certificate of Automobile Insurance** - This is a personalized summary of your insurance coverage. If you would like a more detailed explanation, complete policy wordings are available online at www.rbcinsurance.com/autopolicywordings
- **Payment Summary** - This provides details of your insurance payments which are payable to Aviva General Insurance Company.

New! View your policy information online

We're pleased to offer an online view of your policy information and documents. Registration is quick and easy at www.rbcinsurance.com/enrol. You will require your policy number to register.

Notify us if your information has changed

Your coverage and premium are based on the information you have provided. If any information is inaccurate, or if the information changes at any time, you must notify us as it can impact our assessment of your risk. If you don't notify us, it could affect your right to receive benefits in the event of a claim and/or could result in your policy being cancelled or voided. This includes, but is not limited to, information such as:

- The use of your vehicle
- The drivers of your vehicle
- The address where the vehicle is parked most nights.

If you have any questions about your **automobile** insurance, or if you would like to discuss any other insurance needs, please call us at 1 800 769 2526. You can also visit www.rbcinsurance.com to find an RBC Insurance store near you. Our licensed Insurance Advisors can provide the insurance advice you need to protect what's important to you.

Once again, thank you for choosing RBC Insurance.

Your Licensed Insurance Advisor

P.S. Did you know you can enjoy savings on life insurance? Ask us how!

If you need to make a claim, please call 1 800 769 2526

Home and Auto insurance products distributed by RBC Insurance Agency Ltd. and
underwritten by Aviva General Insurance Company.
Life insurance products distributed and underwritten by RBC Life Insurance Company.
®/™ Trademarks of Royal Bank of Canada. Used under license.

Thank you for choosing us

You're protected by insurance coverage that's built around you and your unique needs.

Hassle-free claims service

When the unexpected happens, you can be confident that our claims professionals will respond quickly so you can get back on track as soon as possible.

You can call our experienced Claims Care Advisors **24 hours a day, 7 days a week**.

To make a claim and for all claims-related inquiries
Call 1 800 769 2526

Claims service satisfaction guarantee

This industry-leading promise guarantees that if you're not happy with our claims service (after a covered claim) and we can't resolve it, we'll give you a cheque for the amount of your annual premium at the time of loss. If you have any questions about our Claims Service Satisfaction Guarantee, please contact a licensed RBC insurance advisor to learn more.

Aviva General Insurance Company

10 Aviva Way Suite 100
Markham ON L6G 0G1

Certificate Of Automobile Insurance (Ontario)

POLICY NUMBER:
W0275686

This is your Certificate of Automobile Insurance. Contact your Broker/Agent with any questions or if you require clarification regarding your coverage choices

NAMED INSURED AND PRIMARY ADDRESS

Jacob & Megan Studer
802 - 30 Herons Hill Way
North York ON M2J 0A7

PRODUCER CODE: B009512

RBC INSURANCE AGENCY LTD.
PO BOX 5010, STATION A
MISSISSAUGA ON L5A 4L2
Telephone # **1 800 769 2526**

Policy Effective From: February 24, 2019 12:01 a.m.

To Expiry Date: February 24, 2020 12:01 a.m.

All times are local times at the Named Insured's primary address shown on this Certificate.

Described Automobiles				
Automobile	Year	Description	Serial Number	Purchase Price/ List Price New
1	2017	DODGE GRAND CARAVAN SXT VAN	2C4RDGBG3HR626772	\$46,080

Insurance Coverages	Automobile 1			Automobile		
	Limit	Premium	Premium for Occasional Driver	Limit	Premium	Premium for Occasional Driver
Liability Bodily Injury Property Damage	\$1,000,000 As stated in Section 4 of Policy	\$640 \$17		As stated in Section 4 of Policy		
Accident Benefits (Standard Benefits)		\$597				
Optional Increased Accident Benefits Income Replacement (\$600/\$800/\$1,000)	Up to \$ per week			Up to \$ per week		
Medical, Rehabilitation & Attendant Care (\$130,000/ \$1,000,000)						
Optional Catastrophic Impairment (additional \$1,000,000 added to Standard Benefit or Optional Medical, Rehabilitation & Attendant Care Benefit)	As stated in Section 4 of Policy			As stated in Section 4 of Policy		
Caregiver, Housekeeping & Home Maintenance						
Death & Funeral						
Dependent Care						
Indexation Benefit (Consumer Price Index)						
Uninsured Automobile	As stated in Section 5 of Policy	\$38		As stated in Section 5 of Policy		
	Deductible	Premium	Premium for Occasional Driver	Deductible	Premium	Premium for Occasional Driver
Direct Compensation - Property Damage* *This policy contains a partial payment of recovery clause for property damage if a deductible is specified for direct compensation-property damage.		\$579				
Loss or Damage** **This policy contains a partial payment of loss clause. A deductible applies for each claim except as stated in your policy.						
Specified Perils (excluding Collision or Upset)	\$500	\$97				
Comprehensive (excluding Collision or Upset)	\$500	\$465				
Collision or Upset						
All Perils						

Insurance Coverages	Automobile 1			Automobile		
Policy Change Forms	Limit	Premium		Limit	Premium	
NPCF PRO - Driving Record Protector		\$100				
20/27 Bundle:		\$65				
OPCF 20 - Transportation Replacement	\$1,500					
NPCF 27 - Legal Liability For Damage To Non-Owned Automobile(s)	\$50,000					
NPCF DDE - Disappearing Deductible Deductible shown above is reduced by	100%	\$50				
OPCF 43 - Limited Waiver Of Depreciation		\$85				
OPCF 23A - Lienholder Protection		INCL				
OPCF 44R - Family Protection	\$1,000,000	\$12				
	Occasional Driver Subtotals			Occasional Driver Subtotals		
Premium Subtotals		\$2,745				
*Total Premium for each Automobile		\$2,745				
*Premium Subtotal + Occasional driver Subtotals						

Discounts/Surcharges	
Automobile 1	Discounts: Car and Home Discount - Named Insured; Winter Tire Discount; Preferred Parking Discount

Total Policy Premium		\$2,745
(Total premium for Automobile 1)		
Minimum Non-Refundable Premium	\$50	Tax \$0.00
Total Policy Cost		\$2,745.00

Rating Information

Driver Information						Assignment to Automobile				Convictions		
Driver No.	Driver Name	Age	Marital Status	Yrs. Lic	Driver's Training	Principal	Secondary	Occasional	Excluded	Serious	Major	Minor
1	Jacob Joseph Studer	38	Married	14	N	1				0	0	0
2	Megan Elizabeth Studer	40	Married	22	N		1			0	0	0

	Kilometres Driven		Gross Vehicle Weight Rating	Class Description	
Auto No.	Annually	To Work 1-Way	(Commercial Vehicles Only)	Class	Derived from driver and use of automobile information stated in this certificate Description
1	20,000 Km			07	Driver 25 years old or over, vehicle used for business or business and pleasure.

Driving Record					Rate Group			Rating Territory		Chargeable Claims			
Auto No.	B.I.	P.D.	A.B.	P.D.	A.P.	A.B.	DCPD/ Coll/ A.P.	CMP/ SPP	Vehicle Code	Terr Code	Description	Date DD MM YY	B.I. P.D. A.B. Coll/A.P.
1	6	6	6	6	6	34	36	31	266202	739	Territory 12		

Auto No.	Lessors

Auto No.	Lienholders (to whom loss may be jointly payable)
1	Scotiabank (Auto), PO Box 1833 Station M Calgary AB T2P 2L8

This Certificate contains important information about your automobile insurance.

This Certificate is proof of a contract of insurance between the Named Insured and the Insurer, subject in all respects to the Ontario Automobile Policy (OAP 1). In return for the premium charged and the statements contained in the application, the contract provides the coverage outlined in this Certificate. You only have a particular coverage for a specific automobile if this Certificate shows a premium for it, or shows the coverage is provided at no cost. All other terms of the Policy remain the same unless stated otherwise in this Certificate. Your Insurer will provide you with a copy of the Policy if you request it.

This Certificate is only valid if it is signed by an authorized representative of the Insurer.



Authorized Signature of Insurer: Corporate Secretary



Chief Executive Officer

For the purposes of the Insurance Companies Act (Canada), this document was issued in the course of the Insurer's insurance business in Canada.

Warning: The *Insurance Act* provides that where (a) an Applicant for a contract, (i) gives false particulars of the described automobile to be insured to the prejudice of the Insurer, or (ii) knowingly misrepresents or fails to disclose in the application any fact required to be stated therein; or (b) the Insured contravenes a term of the contract or commits a fraud; or (c) the Insured wilfully makes a false statement in respect of a claim under the contract, a claim by the Insured, for other than such statutory accident benefits as are set out in the Statutory Accident Benefits Schedule, is invalid and the right of the Insured to recover indemnity is forfeited.

Warning - Offences

It is an offence under the *Insurance Act* to knowingly make a false or misleading statement or representation to an Insurer in connection with the person's entitlement to a benefit under a contract of insurance, or to wilfully fail to inform the Insurer of a material change in circumstances within 14 days, in connection with such entitlement. The offence is punishable on conviction by a maximum of \$250,000 for the first offence and a maximum fine of \$500,000 for any subsequent conviction.

It is an offence under the federal *Criminal Code* for anyone to knowingly make or use a false document with the intent it be acted on as genuine and the offence is punishable, on conviction, by a maximum of 10 years imprisonment.

It is an offence under the federal *Criminal Code* for anyone, by deceit, falsehood or other dishonest act, to defraud or to attempt to defraud an insurance company. The offence is punishable, on conviction, by a maximum of 14 years imprisonment for cases involving an amount over \$5,000 or otherwise a maximum of 2 years imprisonment.

This is a brief explanation of the insurance outlined in this Certificate. More specific details of your policy wordings are available on The Financial Services Commission of Ontario's website at www.fSCO.gov.on.ca or on request by contacting your broker.

Liability

Provides coverage for you or other insured persons if someone else is killed or injured or their property is damaged in an automobile incident. It will pay for legitimate claims against you or other insured persons up to the limit of your coverage, and the cost of settling claims.

Accident Benefits -

Your insurance company is obligated to explain details of Accident Benefits coverage to you

Provides benefits that you and other insured persons are entitled to receive if injured or killed in an automobile accident. These benefits may include: income replacement for persons who have lost income; payments to non-earners who suffer complete inability to carry on a normal life; payment of medical, rehabilitation and attendant care expenses; payment of certain other expenses; payment of funeral expenses and payments to survivors of a person who is killed. You may also purchase optional benefits to increase the standard level of benefits provided in the policy. The optional benefits your insurance company must offer are: income replacement; medical, rehabilitation and attendant care; optional catastrophic impairment; caregiver, housekeeping and home maintenance; death and funeral; dependant care; and an indexation benefit.

Uninsured Automobile

Provides coverage if you or other insured persons are injured or killed by an uninsured motorist or by a hit-and-run driver. It covers damage to your automobile and its contents caused by an identified uninsured motorist.

Direct Compensation - Property Damage

Provides coverage in Ontario, under certain conditions, for damage to your automobile and to property it is carrying, when another motorist is responsible. It is called Direct Compensation because you will collect from us, your insurance company, even though you are not at fault for the accident. There may be a deductible amount, and this amount is either paid by you toward the cost of repairs or is deducted from the loss settlement. Higher deductibles may reduce your premium.

Loss or Damage

Provides a selection of optional coverages for your own automobile. Payments cover direct and accidental loss of, or damage to, a described automobile and its equipment. There is usually a deductible amount indicated for each coverage and this amount is either paid by you toward the cost of repairs or is deducted from the loss settlement. Higher deductibles may reduce your premium.

There are four types of coverages:

- **Specified Perils:** Covers the described automobile against loss or damage caused by certain specific perils. They are: fire; theft or attempted theft; lightning; windstorm; hail or rising water; earthquake; explosion; riot or civil disturbance; falling or forced landing of aircraft or parts of aircraft; or the stranding, sinking, burning, derailment or collision of any kind of transport in or upon which the described automobile is being transported.
- **Comprehensive:** Covers a described automobile against loss or damage other than those covered by Collision or Upset, including perils listed under Specified Perils, falling or flying objects, missiles and vandalism.
- **Collision or Upset:** Covers damage when a described automobile is involved in a collision with another object or tips over.
- **All Perils:** Combines the Collision or Upset and Comprehensive coverages.

OPCF 44R Family Protection Endorsement

The insurer shall indemnify an eligible claimant for the amount that he/she is legally entitled to recover from an inadequately insured motorist as compensatory damages in respect of bodily injury to or death of an insured person arising directly or indirectly from the use or operation of an automobile. The Insurer's maximum liability is the amount by which the limit of family protection coverage exceeds the total of all limits of motor vehicle liability insurance, or other guarantees required by law in lieu of insurance, of the inadequately insured motorist and of any person jointly liable with that motorist.

CANCELLATION REQUEST - POLICY NO. W0275686

FOR FURTHER INFORMATION, CONTACT 1 800 769 2526

This section to be completed and signed by the Insured to request cancellation of this policy in its entirety.

In return for the unearned portion of the premium, if any, this policy is cancelled effective at 12:01A.M. Standard Time on _____.
Any interim and renewal certificates, including liability cards, are no longer valid.

If payable to other than Insured,
Lienholder must waive claim.

Signature of Insured / Lessee

Signature of Lienholder

Reason for Cancellation:

- ☐ Premium
☐ Vehicle sold
☐ Other, please specify

Privacy Information

Our Privacy Policy And Commitment To Protecting Your Privacy

Aviva Canada Inc. and our member companies¹ ("Aviva") are committed to protecting and keeping private our policyholders' Personal Information. Our Privacy Policy sets out principles on the collection, retention, use and disclosure of Personal Information. All employees are required to comply with the Privacy Policy in the execution of their daily activities.

At Aviva we identify to our customers the purpose for collecting their Personal Information at or prior to its actual collection. Our customers in turn must consent to its collection implicitly, or expressly in order for us to use it for those purposes. We are committed to ensure that the Personal Information collected on our customers is only used for the purpose for which it was originally intended.

Aviva shall collect, retain, use and disclose your Personal Information in accordance with our Privacy Policy. If we require your Personal Information for any other purpose other than as identified in our Privacy Policy, Aviva will seek your consent prior to using it.

We issue an insurance policy with the understanding that, in addition to providing your consent, you have obtained the consent from all persons named in your insurance policy for the collection, retention, use and disclosure of their Personal Information, for the purposes we have identified.

What We Will NOT Do With Your Information

We **do not** sell customer information to anyone. Nor do we share customer information with organizations outside of our member companies that would use it to contact you about their own products or services.

We Strive To Protect Your Personal Information

All employees, independent brokers, agents, suppliers, and others as permitted by the criteria outlined in our Privacy Policy, who are granted access to customer records, understand the importance of keeping this information protected and confidential. They are clearly advised they are to use the information only for the purposes intended.

We've also established physical and systems safeguards, along with the proper processes, to protect customer information from unauthorized access or use.

The member companies of Aviva Canada Inc. may internally share your Personal Information as permitted by the Privacy Policy. We may also use service providers located outside of Canada or related companies located outside of Canada to collect, use, retain or disclose your Personal Information as permitted by the criteria outlined in our Privacy Policy. In such circumstances, we will attempt to contractually protect your Personal Information, however, it may be subject to the laws of that jurisdiction and may be accessed by the courts, law enforcement and national security services of that jurisdiction.

Your Privacy Choices

You may withdraw your consent at any time (subject to legal or contractual obligations and on providing us reasonable notice) by contacting our Privacy Officer in writing. Please be aware that withdrawing your consent may prevent us from providing you with any requested product or service.

We may amend our Privacy Policy from time to time. For a copy of our Privacy Policy or for more information about our Privacy Policy and procedures, our member companies or to view jurisdictions where your Personal Information may be collected, used, retained or disclosed, please visit our website at www.avivacanada.com, or contact our Privacy Officer at:

Aviva Canada Inc.
10 Aviva Way, Suite 100
Markham, ON L6G 0G1
Telephone: 1 800 387 4518 x54171 or 416 701 4171 Fax: 416 755 4075
E-mail: CAPrivacyOfficer@aviva.com

¹Aviva Canada Inc. insurance companies include:

- Aviva General Insurance Company
- Aviva Insurance Company of Canada
- Elite Insurance Company
- Pilot Insurance Company
- S&Y Insurance Company
- Scottish & York Insurance Co. Limited
- Traders General Insurance Company



Insurance

RBC Insurance Agency Ltd.

Po Box 5010, Station A
Mississauga ON L5A 4L2
Customer Service 1 800 769 2526
Fax 1 800 276 1947

COLLECTION AND USE OF PERSONAL INFORMATION

Collecting your personal information

We RBC Insurance Agency Ltd. may from time to time on our own behalf and/or on behalf of the underwriter collect information about you such as:

- information establishing your identity (for example, name, address, phone number, date of birth, etc.) and your personal background;
- information related to or arising from your relationship with and through us;
- information you provide through the application and claim process for any of the insurance products and services we offer; and
- information for the provision of insurance products and services.

We may collect information from you, either directly or through our representatives. We may collect and confirm this information during the course of our relationship. We may also obtain this information from a variety of sources including (government departments responsible for the licensing of motor vehicles and drivers,) Investigative Services Division of the Insurance Bureau of Canada, CGI Insurance Solutions and Services, (vehicle data recorders), insurance companies, your employer, regulatory bodies and third party suppliers.

"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 the underwriter to the Fichier central des sinistres automobiles of the Autorité des marchés financiers and, where such is the case, to other automobile insurer. You, and the 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.

Using your personal information

This information may be used from time to time for the following purposes:

- to verify your identity and investigate your personal background;
- to offer and maintain insurance products and services you may request;
- to evaluate insurance risk;
- to better understand your insurance situation;
- to determine your eligibility for insurance products and services we offer;
- to help us better understand the current and future needs of our clients;
- to communicate to you any benefit, feature and other information about insurance products and services you have with us;
- to help us better manage our business and your relationship with us;
- as required or permitted by law.

For these purposes, we may make this information available to our employees, our agents and service providers and to insurance companies as necessary, who are required to maintain the confidentiality of this information.

In the event our service provider is located outside of Canada, the service provider is bound by, and the information may be disclosed in accordance with, the laws of the jurisdiction in which the service provider is located.

Upon your request, we may give this information to other persons.

We may also use this information and share it with RBC® companies (i) to manage our risks and operations and those of RBC companies, (ii) to comply with valid requests for information about you from regulators, government agencies, public bodies or other entities who have a right to issue such requests, and (iii) to let RBC companies know your choices under "*Other uses of your personal information*" for the sole purpose of honouring your choices.

Other uses of your personal information

- We may use this information to promote other products and services we offer, and promote products and services of third parties we select, which may be of interest to you. We may communicate with you through various channels, including telephone, computer or mail, using the contact information you have provided.
- We may also, where not prohibited by law, share this information with RBC companies for the purpose of referring you to them or promoting to you products and services which may be of interest to you. We and RBC companies may communicate with you through various channels, including telephone, computer or mail, using the contact information you have provided. You acknowledge that as a result of such sharing they may advise us of those products or services provided.
- If you also deal with RBC companies, we may, where not prohibited by law, consolidate this information with information they have about you to allow us and any of them to manage your relationship with RBC companies and our business.

You understand that we and RBC companies are separate, affiliated corporations. RBC companies include our affiliates which are engaged in the business of providing any one or more of the following services to the public: deposits, loans and other personal financial services; credit, charge and payment card services; trust and custodial services; securities and brokerage services; and insurance services.

You may choose not to have this information shared or used for any of these “Other uses” by contacting us as set out below, and in this event, you will not be refused insurance products or services just for that reason. We will respect your choices and, as mentioned above, we may share your choices with RBC companies for the sole purpose of honouring your choices regarding “Other uses of your personal information”.

Your right to access your personal information

You may obtain access to the information we hold about you at any time and review its content and accuracy, and have it amended as appropriate; however, access may be restricted as permitted or required by law. To request access to such information, to ask questions about our privacy policies or to request that the information not be used for any or all of the purposes outlined in “Other uses of your personal information” you may do so now or at any time in the future by contacting us at 1 800 769 2526.

Our privacy policies

You may obtain more information about our privacy policies by asking for a copy of our “Financial fraud prevention and privacy protection” brochure, by calling us at the toll free number shown above or by visiting our web site at www.rbc.com/privacysecurity.

Compensation Disclosure

Your purchase of this policy may contribute to the advisor's overall sales results for which they will be eligible to receive compensation in the form of salary, commission and bonuses.

Here are your liability cards. Remember that one of these liability cards, as well as the vehicle registration, must be in your vehicle while it is being driven. Your liability cards are important documents.

<div>TEAR HERE</div>		<div>TEAR HERE</div>	
NAME AND ADDRESS OF INSURANCE COMPANY / NOM ET ADRESSE DE LA COMPAGNIE D'ASSURANCE Aviva General Insurance Company 10 Aviva Way Suite 100 Markham ON L6G 0G1		NAME AND ADDRESS OF INSURANCE COMPANY / NOM ET ADRESSE DE LA COMPAGNIE D'ASSURANCE Aviva General Insurance Company 10 Aviva Way Suite 100 Markham ON L6G 0G1	
NAME AND ADDRESS OF INSURED / NOM ET ADRESSE DE L'ASSURE Jacob & Megan Studer 802 - 30 Herons Hill Way North York ON M2J 0A7		NAME AND ADDRESS OF INSURED / NOM ET ADRESSE DE L'ASSURE Jacob & Megan Studer 802 - 30 Herons Hill Way North York ON M2J 0A7	
Policy Number / Police Numéro : W0275686 Insured Vehicle - Year - Make - Serial Number Assure - Année - Marque - Série 2017 DODGE GRAND CARAVAN SXT 2C4RDGBG3HR626772 Effective Date / Date d'entree en vigueur : February 24, 2019 Expiration Date / Date d'expiration : February 24, 2020		Policy Number / Police Numéro : W0275686 Insured Vehicle - Year - Make - Serial Number Assure - Année - Marque - Série 2017 DODGE GRAND CARAVAN SXT 2C4RDGBG3HR626772 Effective Date / Date d'entree en vigueur : February 24, 2019 Expiration Date / Date d'expiration : February 24, 2020	
Broker/Agent / Courtier(ère) ou agent(e) : RBC Insurance Agency Ltd. Phone / Téléphone : 1 800 769 2526 Claims Assist (toll free) / Assistance sinistres (sans frais) : 1 800 769 2526		Agent/Broker / Courtier(ère) ou agent(e) : RBC Insurance Agency Ltd. Phone / Téléphone : 1 800 769 2526 Claims Assist (toll free) / Assistance sinistres (sans frais) : 1 800 769 2526	
MOTOR VEHICLE LIABILITY INSURANCE CARD CANADA INTER-PROVINCE APPLICABLE WITHIN CANADA AND THE UNITED STATES OF AMERICA		MOTOR VEHICLE LIABILITY INSURANCE CARD CANADA INTER-PROVINCE APPLICABLE WITHIN CANADA AND THE UNITED STATES OF AMERICA	
<p>This certificate is subject to the terms and conditions of the insurer's standard automobile policy.</p> <p>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.</p> <p>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.</p> <p>This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.</p> <p>CERTIFICAT D'ASSURANCE AUTOMOBILE RESPONSABILITÉ CANADA INTER-PROVINCE EN VIGUEUR AU CANADA ET AUX ÉTATS-UNIS D'AMÉRIQUE</p> <p>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.</p> <p>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.</p> <p>Ce certificat doit être laissé dans le véhicule assuré afin d'être présenté comme preuve d'assurance lorsque la police l'exige.</p>		<p>This certificate is subject to the terms and conditions of the insurer's standard automobile policy.</p> <p>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.</p> <p>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.</p> <p>This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.</p> <p>CERTIFICAT D'ASSURANCE AUTOMOBILE RESPONSABILITÉ CANADA INTER-PROVINCE EN VIGUEUR AU CANADA ET AUX ÉTATS-UNIS D'AMÉRIQUE</p> <p>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.</p> <p>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.</p> <p>Ce certificat doit être laissé dans le véhicule assuré afin d'être présenté comme preuve d'assurance lorsque la police l'exige.</p>	
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Broker/Agent / Courtier(ère) ou agent(e) : RBC Insurance Agency Ltd. Phone / Téléphone : 1 800 769 2526 Claims Assist (toll free) / Assistance sinistres (sans frais) : 1 800 769 2526		Agent/Broker / Courtier(ère) ou agent(e) : RBC Insurance Agency Ltd. Phone / Téléphone : 1 800 769 2526 Claims Assist (toll free) / Assistance sinistres (sans frais) : 1 800 769 2526	
MOTOR VEHICLE LIABILITY INSURANCE CARD CANADA INTER-PROVINCE APPLICABLE WITHIN CANADA AND THE UNITED STATES OF AMERICA		MOTOR VEHICLE LIABILITY INSURANCE CARD CANADA INTER-PROVINCE APPLICABLE WITHIN CANADA AND THE UNITED STATES OF AMERICA	
<p>This certificate is subject to the terms and conditions of the insurer's standard automobile policy.</p> <p>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.</p> <p>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.</p> <p>This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.</p> <p>CERTIFICAT D'ASSURANCE AUTOMOBILE RESPONSABILITÉ CANADA INTER-PROVINCE EN VIGUEUR AU CANADA ET AUX ÉTATS-UNIS D'AMÉRIQUE</p> <p>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.</p> <p>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.</p> <p>Ce certificat doit être laissé dans le véhicule assuré afin d'être présenté comme preuve d'assurance lorsque la police l'exige.</p>		<p>This certificate is subject to the terms and conditions of the insurer's standard automobile policy.</p> <p>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.</p> <p>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.</p> <p>This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.</p> <p>CERTIFICAT D'ASSURANCE AUTOMOBILE RESPONSABILITÉ CANADA INTER-PROVINCE EN VIGUEUR AU CANADA ET AUX ÉTATS-UNIS D'AMÉRIQUE</p> <p>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.</p> <p>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.</p> <p>Ce certificat doit être laissé dans le véhicule assuré afin d'être présenté comme preuve d'assurance lorsque la police l'exige.</p>	
This certificate has anti-fraud features. Le présent certificat présente des caractéristiques anti-fraude.		This certificate has anti-fraud features. Le présent certificat présente des caractéristiques anti-fraude.	

