



CHUBB INSURANCE COMPANY OF CANADA
1 Adelaide Street East, Toronto, Ontario, M5C 2V9



MISCELLANEOUS PROFESSIONAL LIABILITY
CANADIAN ASSOCIATION OF HOME AND PROPERTY INSPECTORS – CAHPI - BC
CERTIFICATE OF INSURANCE

MASTER POLICY NUMBER: 8208-6451

CERTIFICATE NUMBER: CAHPI (E&O)-13-259

THE MASTER POLICY TO WHICH THIS CERTIFICATE OF INSURANCE IS ATTACHED IS A CLAIMS MADE POLICY WHICH APPLIES ONLY TO ANY CLAIM FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD OR, IF PURCHASED, THE EXTENDED REPORTING PERIOD. THE LIMITS OF LIABILITY AVAILABLE TO PAY DAMAGES SHALL BE REDUCED BY DEFENCE EXPENSES, AND DEFENCE EXPENSES WILL BE APPLIED AGAINST THE SELF-INSURED RETENTION OF THE MASTER POLICY OR TO THE SELF-INSURED RETENTION SHOWN ON THIS CERTIFICATE OF INSURANCE, AS APPLICABLE.

ITEM 1. INSURED:

Armand Dufresne
Total Check Home Inspection
216 New Harbour Road, RR 1
Hubbards NS B0J 1T0

ITEM 2. POLICY PERIOD: of this Certificate of Insurance

- (a). Inception Date: September 1, 2013
- (b). Expiration Date: September 1, 2014 at 12:01 a.m. both dates at the Address in ITEM 1 of the Master Policy.

ITEM 3. LIMITS OF LIABILITY (inclusive of **DEFENCE Expenses**):

- (a). \$1,000,000. Maximum Limit of Liability each **Claim** or **Related Claims**, but not to exceed.
- (b). \$1,000,000. Maximum Aggregate Limit of Liability under the Policy for all **Claims** in respect of the **Insured Certificate Holder** identified in Item 1 above.

ITEM 4. RETENTION:

\$2,500. Each **Claim** or **Related Claims** (which only applies to any **Claim** or **Related Claim** reported to the Company after the exhaustion of the "CAHPI (BC)" Legal Benefits Plan \$600,000 Aggregate Retention, as more fully described in the Master Policy, but only when the Company is providing Insurance as the Primary Carrier).

ITEM 5. PREMIUM:

\$700

Pro-Rated in respect of the **Policy Period** of this Certificate of Insurance, as required but subject to a Minimum Pro-Rata and/or Earned and Retained Premium of \$250.

ITEM 6. PROFESSIONAL SERVICES: Visual, non-destructive inspections of residential dwellings, including single family, residential units or apartment buildings and commercial buildings of any kind performed in accordance with the Policies and Procedures of CAHPI(BC) or as amended by the Master Policy.

ITEM 7. RETROACTIVE DATE in respect of the **Wrongful Acts** of the **Insured Certificate Holder**:

October 15, 2007 at 12:01 a.m. at the Address in ITEM 1.

As brokers, we are bound to remind you that insurance transactions between an Insured and an Insurer are based on good faith. To safeguard your insurance coverage and comply with policy conditions, you have an obligation, for the entire policy term, to inform your Insurer of any change which might affect the nature of the risk as you have originally declared it to the Insurer on the Application form. Therefore, in order to comply with your insurance policy conditions, you need to advise your broker of any such material change so that your insurer may be notified accordingly. If you have any questions, please do not hesitate to contact your broker.

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE