

# TOTTEN GROUP

## I N S U R A N C E

### PROFESSIONAL LIABILITY INSURANCE POLICY DECLARATIONS – PROPERTY INSPECTOR

For the purposes of the Insurance Companies Act (Canada), this document was issued in the course of Lloyd's Underwriters' insurance business in Canada. The business insured/reinsured herein meets the necessary conditions to qualify as, and is being transacted as, "insuring in Canada a risk" in accordance with Part XIII of the Insurance Companies Act (Canada).

NEW Insurance is provided for only those coverages for which riders are indicated and specific limits or amounts of insurance are stated below.  
 RENEWAL The Insurer(s) hereby renew this policy for the amounts and terms as shown, in accordance with the terms and conditions of the original policy, or renewal thereof, and any endorsements attached thereto. Any new wordings attached to the renewal replace corresponding previous wordings.

Policy Number: **TGEO 9266** Replacing Policy Number: **TGEO 9266**  
 Broker: Stanhope Simpson Insurance Ltd., 300-3845 Joseph Howe Drive, Halifax, NS. B3L 4H9  
 Name of Insured: **PRO VISION HOME INSPECTION SERVICES INC.**  
 Postal Address: 7 Cypress Tree Steet, Moncton, NB. E1H 3R5  
 Month/Day/Year Month/Day/Year 12:01 a.m. Standard Time at Postal Address of the Named Insured as stated herein  
 Policy Period: from **SEPTEMBER 8, 2013** to **SEPTEMBER 8, 2014**

Professional Services: Property Inspector  
 Retroactive Date: **September 8, 2006**  
 Application Date:

#### PART 1 PROFESSIONAL LIABILITY INSURANCE

Coverage	Deductible	Limit	Premium
I. Professional Liability Damages	\$ 2,500	\$ 250,000	\$ 2,260
Aggregate Limit		\$ 500,000	INCLUDED
II. Defense and Settlement Claims Expense		\$ 62,500	INCLUDED
Aggregate Limit		\$ 125,000	INCLUDED

#### PART 2 COMMERCIAL GENERAL LIABILITY

Coverage	Deductible	Limit	Premium
A. Bodily Injury and Property Damage – Each Occurrence	\$ 1,000	\$ 2,000,000	\$ 500
B. Personal and Advertising Injury Liability – Each Claim		\$ 2,000,000	INCLUDED
C. Medical Payments - Each Person		\$ 10,000	INCLUDED
- Each Claim		\$ 25,000	INCLUDED
D. Tenant's Legal Liability – Each Claim	\$ 1,000	\$ 100,000	INCLUDED
Products-Completed Operations Hazard – Aggregate		\$ 2,000,000	INCLUDED
General Aggregate Limit		\$ 5,000,000	INCLUDED

#### PART 3 NON-OWNED AUTOMOBILE

Coverage	Deductible	Limit	Premium
Section A – Third Party Liability	\$ 1,000	\$ 2,000,000	INCLUDED
Section B – Legal Liability for Damage to Hired Automobiles		NOT COVERED	NOT COVERED

**MINIMUM & RETAINED PREMIUM IN THE EVENT OF CANCELLATION – 25%**

Countersigned



Authorized Representative

**TOTAL PREMIUM \$ 2,760**

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE