

Intact Insurance Company
1200, 321 - 6th Avenue S.W.
Calgary, AB T2P 4W7

Insured name and postal address

Stephan Timbrellt o/a Frog Clan Painting Group
12068 209 Street
Maple Ridge, BC V2X 8H3

Broker 04133

AMC Eagleridge Insurance Service (2012) Inc.
1192 Lansdowne Drive Unit 405 Coquitlam, British
Columbia
V3E 1J7

General Information

Intact Insurance Company hereinafter called the Insurer.

Type of Document	POLICY CHANGE	
Policy Period	From June 10, 2022 To June 10, 2023 12:01 A.M. local time at the postal address of the Insured shown above	
Effective Date of Modification	September 6, 2022	
Insured's Business Operations	Residential Painting Contractor	
Reason for Modification	Increase Amount of Insurance - Liability Coverage	
Billing Method	Direct Bill	
Additional Premium	\$178	
	Total Policy Premium	\$1,307
	Minimum Retained Policy Premium	\$500

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This policy contains a clause(s) that may limit the amount payable

In consideration of the Premium stated, the Insurer will indemnify the Insured with the Terms and Conditions of this Policy.

This Policy is issued subject to the Declaration Page(s), Coverage Agreements, Exclusions, Definitions, Conditions, and Limits as well as the Riders, Endorsements or Amendments brought to this Policy which may from time to time be added to form part of this Policy.

Whenever used in the Declaration Page(s) or in the Forms and Endorsements forming part of this insurance contract, the expression "Policy" means this/these Declaration Page(s) and all the Forms, Riders, Endorsements and Amendments brought to this Policy forming part of this insurance contract for each Coverage.

Notwithstanding any contrary provision, the Coverage provided under any Form or Endorsement attached to this Policy does not extend to any other Form or Endorsement, unless such Form or Endorsement specifies that its Coverage extends and applies to this other Form or Endorsement.

In accepting this Policy, the Insured and the Beneficiary, if any, recognize that from the effective date of this Policy, any previous policy stated in the Declaration Page(s) is replaced by this Policy, including all renewals attaching thereto.

CANCELLATION

In consideration of the return premium, if any, this Policy and Renewal (if any) are cancelled and surrendered to the Insurer.

Date of Cancellation (Day, month, year): _____

Reason: _____

Signature: _____
Insured Date

Miscellaneous

Coverage	Form	Coinsurance %	Deductible \$	Limit of Insurance \$
Contractor's Equipment (Actual Cash Value) Contractors Tools Valuation: Actual Cash Value	BF04-1	90	1,000	10,000

General Liability

Coverage	Form	Deductible \$	Limit of Insurance \$
Commercial General Liability Max	LR20-3		
Coverage A - Bodily Injury and Property Damage Liability - Each Occurrence			2,000,000
Coverage A - Liability for Abuse - Aggregate			2,000,000
Coverage A - Products-Completed Operations - Aggregate			2,000,000
Coverage A - Property Damage Deductible - Each Occurrence		1,000	
Coverage B - Personal Injury and Advertising Injury Liability - Per Person or Organization			2,000,000
Coverage C - Medical Payments - Each Person			50,000
Coverage D - Tenants' Legal Liability - Any One Premises		1,000	500,000
S.E.F. No. 96 - Contractual Liability Endorsement	L220-2		
S.E.F. No. 99 Excluding Long term Leased Vehicle Endorsement	L431-1		
S.P.F. No. 6 - Standard Non-Owned Automobile Liability Policy	L432-2		
Section A - Third party Liability			2,000,000
Overspray Deductible Endorsement Deductible - per claim	L507-2	2,500	

Rating Information(s)

Premises, Property and Operations	Rating Base
Residential Painting Contractor	Flat premium

Amount of revenue (receipts) disclosed on file for pricing and coverage purposes* \$60,000
 *Note – Only operation(s) where pricing is receipts based are included in the amount of revenues shown.

Additional Conditions

	Form
Declaration of Emergency Endorsement	2485-1
Virus and Bacteria Exclusion Endorsement	E199-1
Cyber Incident Exclusion Endorsement	E201-1
Commercial Policy Conditions and Statutory Conditions	G021-4



Emergency number

If you have a serious loss after regular business hours,
please call:

1 866 464 2424

