

TOTTEN GROUP

I N S U R A N C E

PROOF OF INSURANCE

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

This is to certify that the policies of insurance listed have been issued to the Insured named in this certificate for the policy period indicated notwithstanding any requirement, term or condition of any contract or other document with respect to which this certificate may be issued or may pertain.

The insurance afforded by the policies described herein is subject to all the terms, exclusions and conditions of such policies. This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend or alter the coverage afforded by the policies listed below. Limits shown may have been reduced by paid claims.

Should any of the policies be cancelled before the expiration date thereof, the issuing company will endeavor to mail 30 days written notice to the certificate holder named in this document, but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives.

Date of Issuance: _____

Broker: _____

Certificate Holder: Name: _____

Postal Address: _____

Insuring Company: Name: _____

Insured: Name: _____

Postal Address: _____

Description of Operations/Location: _____

Commercial General Liability:

Policy No: _____

mm/dd/yy mm/dd/yy

Claims Made OR Occurrence

Policy Term: _____ to _____

Limit: \$ _____ Bodily Injury & Property Damage Liability - Each Occurrence
 Including Failure to Perform

\$ _____ Personal & Advertising Injury Liability - Each Occurrence

\$ _____ Medical Expenses - Any One Person

\$ _____ Tenants Legal Liability

\$ _____ Products and Completed Operations Aggregate

\$ _____ General Aggregate Limit

\$ _____ Standard Non-Owned Automobile Liability

\$ _____ Each Occurrence \$ _____ Aggregate

Excess General Liability:

Contractor's Pollution Liability:

Policy No: _____

mm/dd/yy mm/dd/yy

Claims Made OR Occurrence

Policy Term: _____ to _____

Limit: \$ _____ Legal Liability - Each Loss

\$ _____ Legal Liability - Aggregate Limit

\$ _____ Emergency Response Costs - Each Loss

\$ _____ Emergency Response Costs - Aggregate Limit

Errors & Omissions Liability:

Policy No: _____

mm/dd/yy mm/dd/yy

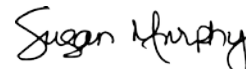
Claims Made

Policy Term: _____ to _____

Limits: \$ _____ Each and Every Claim

\$ _____ in the Aggregate





Authorized Representative