




MEMORANDUM OF INSURANCE

This memorandum is to confirm that the following insurance is in full force and effect as of the date of this memorandum.

INSURED'S FULL NAME AND MAILING ADDRESS	BROKER'S FULL NAME AND MAILING ADDRESS
Contract Express Limited 7061 Wellington Road 124 Guelph, ON N1H 6J3	Cowan Insurance Group Ltd. 705 Fountain Street North, P.O. Box 1510 Cambridge, ON N1R 5T2
	BROKER'S CLIENT ID: CONTEXP-01
Description of Operations to which this Memorandum applies: Long Haul Trucking	

COVERAGES

This memorandum describes coverage in force at the date of issue hereof and is furnished as a matter of information only, and confers no rights or obligations to the holder.

TYPE OF INSURANCE	INSURANCE COMPANY AND POLICY NUMBER	EFFECTIVE DATE MM/DD/YY	EXPIRY DATE MM/DD/YY	LIMITS OF LIABILITY <small>(Canadian dollars unless indicated otherwise)</small>	
COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> Claims Made or <input checked="" type="checkbox"/> Occurrence <input checked="" type="checkbox"/> Products and/or Completed Operations <input checked="" type="checkbox"/> Tenants Legal Liability General Aggregate Limit Applies Per: <input checked="" type="checkbox"/> Policy <input type="checkbox"/> Project <input type="checkbox"/> Location	AIG Insurance Co. Of Canada RMGL9897582	08/01/23	08/01/24	Each Occurrence	\$2,000,000
				General Aggregate	\$2,000,000
				Products & Completed Operations Aggregate	\$2,000,000
				Personal Injury	\$2,000,000
				Tenants Legal Liability	\$2,000,000
NON-OWNED AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> Non-Owned Automobiles <input checked="" type="checkbox"/> Damage to Hired Autos	AIG Insurance Co. Of Canada RMGL9897582	08/01/23	08/01/24	Non-Owned Auto	\$2,000,000
				Hired Auto	\$50,000
AUTOMOBILE LIABILITY <input type="checkbox"/> Described Automobiles <input type="checkbox"/> All Owned Autos <input checked="" type="checkbox"/> Leased Automobiles** <input checked="" type="checkbox"/> OPCF 21B – Blanket Fleet <small>**All Automobiles Leased In Excess Of 30 Days Where The Insured Is Required to Provide Insurance</small>	AIG Insurance Co. Of Canada RMBA12670817	08/01/23	08/01/24	Third Party Liability	\$2,000,000
				All Perils Deductible	\$2,500
EXCESS LIABILITY <input checked="" type="checkbox"/> Umbrella or <input type="checkbox"/> Excess Form <input type="checkbox"/> Other _____	BIS Risk Solutions CTIC003U	08/01/23	08/01/24	Each Occurrence	\$3,000,000
				Aggregate	\$3,000,000
MOTOR TRUCK CARGO <input checked="" type="checkbox"/> Broad Form <input type="checkbox"/> <input type="checkbox"/>	AIG Insurance Co. Of Canada BIS Risk Solutions RMBC29331539 / CTIC003E	08/01/23	08/01/24	Per Vehicle	\$500,000
				Deductible	\$2,500
				Reefer Breakdown	Included
SIGNATURE OF AUTHORIZED REPRESENTATIVE 		PRINT NAME OF AUTHORIZED REPRESENTATIVE Bryan Remmert			
PHONE NUMBER 519-650-6360	FAX NUMBER 519-650-6432	EMAIL ADDRESS Bryan.remmert@cowangroup.ca		DATE July 13, 2023	