




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 705 Fountain Street North Cambridge, ON N1R 5T2
	BROKER'S CLIENT ID: CONT-14
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 (YYYY/MM/DD)	EXPIRY DATE (YYYY/MM/DD)	LIMITS OF LIABILITY (Canadian dollars unless indicated otherwise)	
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 <input checked="" type="checkbox"/> Non-Owned Automobiles General Aggregate Limit Applies Per: <input checked="" type="checkbox"/> Policy <input type="checkbox"/> Project <input type="checkbox"/> Location	AIG Insurance Company of Canada RMGL9897582	2020/08/01	2021/08/01	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 Auto	\$2,000,000
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 Coverage **All Automobiles Leased In Excess Of 30 Days Where The Insured Is Required to Provide Insurance	AIG Insurance Company of Canada RMBA12670817	2020/08/01	2021/08/01	Third Party Liability	\$2,000,000
				All Perils deductible	\$2,500
EXCESS LIABILITY <input checked="" type="checkbox"/> Umbrella Liability	AVIVA Insurance Canada CONV0027	2020/08/01	2021/08/01	Each Occurrence	\$3,000,000
				Aggregate	\$3,000,000
OTHER: <input checked="" type="checkbox"/> Motor Truck Cargo/Excess Motor Truck Cargo	AIG Insurance Company of Canada/ AVIVA Insurance Canada RMBC29331539/ 81678935	2020/08/01	2021/08/01	Each Cargo Carrying Vehicle	\$500,000
				Contingent Cargo	\$500,000
				Any one Catastrophe	\$500,000
				Reefer Breakdown	Included
				Deductible	\$2,500
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 (YYYY/MM/DD) 2020/08/27	