

# TotalProtect



WESTERN FINANCIAL GROUP (NETWORK) INC.  
201-600 EMPRESS STREET  
WINNIPEG, MB R3G 0R5  
TEL: 943-0331 or  
TOLL FREE: 1-800-665-8990  
www.westernfgis.ca

## DECLARATIONS

**POLICY NUMBER:** WTP1527 - -00

**NAME AND POSTAL ADDRESS OF INSURED:**

VANGUARD PAINTING LTD

120-1924 TRIUMPH ST  
VANCOUVER BC V5L 1K5

**TERM: YEAR/MONTH/DAY 12:01 A.M. STANDARD TIME AT THE POSTAL ADDRESS OF THE INSURED**

**FROM: 2017/09/26 TO: 2019/03/26**

**LOCATION(S) OF PROPERTY INSURED:**

120-1924 Triumph St  
VANCOUVER BC

**INSUREDS BUSINESS OPERATIONS: GENERAL CONTRACTOR**

Commercial Painting Industrial Painting, Residential  
Painting, Painter for a Day, Pressure Washing & Exterior  
Cleaning, Caulking & Waterproofing, Commercial Vinyl &  
Wallpaper, Concrete Repair, Epoxy Floor Coating, Wood  
Staining & Refinishing. No Painting on Ships Hulls and  
Bridges

**FORM OF BUSINESS: An Organization**

IN WITNESS WHEREOF THIS POLICY HAS BEEN  
SIGNED, AS AUTHORIZED BY THE INSURER BY

A handwritten signature in black ink, appearing to read "Justin Fresco".

**- This policy contains a clause(s) which may limit the amount payable -**

INSURANCE IS PROVIDED, SUBJECT TO THE DECLARATIONS, TERMS, CONDITIONS OF THE POLICY, ITS FORMS AND ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT/AMOUNT OF INSURANCE IS SHOWN HEREIN.

DECLARATIONS

<u>FORM NO.</u>	<u>DESCRIPTION OF COVERAGE</u>	<u>AMOUNT OF INSURANCE</u>
<u>PROPERTY</u>		
WTP1005	Commercial Building and Contents Form - Broad Form Contents	32,400
	Co-Insurance Amount 90%	
WTP1001	Replacement Cost Applicable - Same Site	
WTP1002	Sewer Back Up Coverage	32,400
WTP1004	Flood Endorsement	32,400
WTP1003	Earthquake Shock Endorsement	32,400
WTP6003	Western TotalProtect Contractors Extension Endorsement	
WTP1007	Contractor's Equipment Form - Broad Form (90% Co-Insurance) As Per Schedule Attached	25,000
WTP1009	Contractor's Equipment Form Replacement Cost Endorsement - 5 Year	
WTP007	Terrorism Exclusion (Commercial Property)	
WTP008	Fungi and Fungal Derivatives Exclusion Endorsement	
WTP009	Data Exclusion Endorsement	
<u>LIABILITY</u>		
WTP4005	Commercial General Liability Each Occurrence	5,000,000
	Products and Completed Operations Aggregate Limit	5,000,000
	Coverage A - Bodily Injury and Property Damage Liability	5,000,000
	Coverage B - Personal and Advertising Injury Liability	5,000,000
	Coverage C - Medical Payments - Per Person	25,000
	Coverage D - Tenants Legal Liability	500,000
	Broad Form Completed Operations Extension	
WTP4006	Elevator, Escalator or Lift Collision Extension	25,000
WTP4043	Hoist Collision Extension	25,000
WTP4007	Employee Benefits Liability Extension Limit Per Employee and Aggregate Limit	1,000,000
WTP4008	Employer's Liability Extension	5,000,000
WTP4050	Product Recall Expenses Endorsement	50,000
WTP4035	Subcontractors Warranty	
WTP4051	Overspray Deductible Endorsement Water Ingress Exclusion Rip and Tear Exclusion Over Spray Deductible Endorsement	
	S.P.F. No. 6 Standard Non-Owned Automobile Insurance Coverage Schedule No. 1 of the Liability Supplementary Declarations (Part A)	5,000,000
	S.E.F. No. 99 Excluding Long Term Leased Vehicles Endorsement	
	S.E.F. No. 96 Contractual Liability Endorsement	
	S.E.F. No. 94 Legal Liability For Damage To Hired Automobiles Subsection 1 - All Perils	50,000
<u>EQUIPMENT BREAKDOWN</u>		
780023	Equipment Breakdown Option 3 Direct Damage	32,400
	Replacement Cost	
	Hazardous Substances	250,000
	Professional Fees	250,000
	Ammonia Contamination	250,000
	Expediting Expenses	250,000
	Water Escape	250,000
	Data & Media	100,000
	Errors & Omissions	250,000
	Brands & Labels	25,000

**- This policy contains a clause(s) which may limit the amount payable -**

Business Interruption Included

Actual Loss Sustained	INCLUDED
24-Hour Waiting Period except 48 Hours on Production Machinery	
Consequential Loss Limit	25,000

- WTP001 Insuring Agreement
- WTP002 Cancellation Request
- WTP003 Statutory Conditions
- WTP004 Statutory Conditions AB BC MB
- WTP005 Standard Mortgage Clause
- WTP006 Short Rate Cancellation Table
- LMA5144A Canadian Automobile and Ontario Commercial Liability Insurance Specific Reporting
- WTP020 Lloyds Endorsements - All Coverages
- WTP021 Lloyds Endorsements - Liability All Coverages

DEDUCTIBLE(S)SECTION OF COVERAGEDEDUCTIBLE

## Property/Business Interruption

-Contents	\$	1,000
-Loss by Sewer Backup	\$	2,500
-Loss by Flood	\$	25,000
-Loss by Earthquake	5% of Declared Values	
-Equipment Breakdown	\$	1,000
-Consequential Loss	\$	1,000
-Contractor's Equipment	\$	1,000

## Liability - Commercial General Liability

-Bodily Injury or Property Damage - Per Occurrence	\$	1,000
-Tenants' Legal Liability	\$	1,000
-Legal Liability for Damage to Hired Automobiles	\$	1,000
-Hoist Collision	\$	1,000
-Employee Benefits Liability	\$	1,000
-Overspray Deductible Endorsement	\$	1,000

**Policy No.: WTP1527 0**

**Declarations**

Wherever reference is made to "the Insurer", such reference shall be assumed to be made to each of the Insurers shown below severally and not jointly. No Insurer shall be liable for a greater share of any loss or damage than the Proportion Insured set against its name below.

(Amounts in brackets are returned premium)

**SCHEDULE OF SUBSCRIBERS**

Insurer	Proportion Insured	Premium
<b>COMMERCIAL - PROPERTY</b>		
Lloyd's Underwriters under Agreement CB16A776A (B0618CB16A776A) through Western Financial Group, a division of Western Financial Group (Network) Inc.	100.0%	Included
Total:	100.0%	Included
<b>COMMERCIAL - EARTHQUAKE</b>		
Lloyd's Underwriters under Agreement CB16A776A (B0618CB16A776A) through Western Financial Group, a division of Western Financial Group (Network) Inc.	100.0%	Included
Total:	100.0%	Included
<b>COMMERCIAL - LIABILITY</b>		
Lloyd's Underwriters under Agreement CB16A776A (B0618CB16A776A) through Western Financial Group, a division of Western Financial Group (Network) Inc.	100.0%	Included
Total:	100.0%	Included
<b>EQUIPMENT BREAKDOWN INSURANCE</b>		
Aviva Insurance Company of Canada	100.0%	Included
Total:	100.0%	Included