



Mailing Address:
265 Exmouth Street
Sarnia, ON, Canada, N7T5M7

2265 Upper Middle Road East, Suite 700
Oakville, ON, Canada L6H 0G5
T: (905) 847-5500
F: (905) 847-6613
www.hubinternational.com

October 28, 2019

Attention: Afshin Eftekhari
New Trend Home Inspections Inc
63 Seaton Drive
Aurora, ON L4G 3W9

RE: Commercial Home Inspect Program
Insurer: Axis Reinsurance Company
Policy #: CHIP-19-0478
Policy Period: October 16, 2019 to October 16, 2020

Dear Afshin:

We are pleased to enclose the policy for the term noted above for the Home Inspect Plus program. Please review the policy coverage, limits and deductibles to ensure that sufficient insurance is provided. If any changes are required, please advise us immediately.

The annual premium is \$2,934.00, plus Ontario sales tax. Your premium is being financed through First Insurance Funding of Canada Inc.

Due to the upcoming Ontario Licensing Legislation, we have been working with Axis to provide some pricing and coverage enhancements. We are pleased to offer the following, effective December 1, 2016:

- Rate reduction on all limits of coverage
- Commercial and Industrial Inspections are now included in the Base Premium at no an additional premium
- E&O/General Liability coverage has now been included if you teach Home Inspection Industry Classes at no additional premium
- Coverage for Contingent Outside Directorship Liability has been added at no additional premium
- Revised premium calculation for Additional Inspectors
- Licensed Contractors will be afforded a 5% credit off of the base premium, subject to no claims
- Home Inspectors with a professional engineering degree will be afforded a 5% credit off of the base premium
- **Coverage for Accidental Death & Dismemberment has been added for a limit of \$25,000. at no additional premium**

The following enhancements are still available under the Home Inspector Plus Program:

- Loyalty discount – additional 5% discount if you have been insured through the Home Inspect Plus program for the last 3 years
- Claims Free – additional 5% discount if you have been claims free for at least 5 years
- Commercial General Liability – deductible reduced from \$1,000 to \$500
- Asbestos Sampling – subject to a Limit of \$500,000, is available for an additional charge of \$350.
- We have added **Intact Insurance** as our partner on your property coverage with coverage extensions available for more than over \$500,000 at no additional charge

Also available – auto discounts with **Intact Insurance** – you may qualify for up to **35%** off your Auto Insurance Premium:

- If we cover your tools, you can qualify for a multi policy discount on your auto - up to **5% PLUS**



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- MyDrivingDiscount – **10%** on initial setup; you could save up to **25%** off your Auto insurance premium. Refer to <https://www.intact.ca/business-my-driving-discount> for more details.

We recognize the accomplishments of the following designations, *Registered Home Inspector, National Certificate Holder, Certified Master Inspector and Certified Master Home Inspector, National Home Inspector and Canadian Certified Home Inspector*. We congratulate these individuals for their efforts, and will therefore apply an Experience Credit to the premium. **Kindly forward a copy of your certification in order for us to update our files and apply the experience credit.**

To understand how HUB gets paid please go to www.hubinternational.com/en-ca/about-us/how-we-get-paid/. Please access our Privacy Policy at www.hubinternational.com/en-ca/privacy-policy/.

HUB provides a broad array of not only Property, Casualty and Automobile insurance but also Life and Health, Employee Benefits, Travel Insurance, Professional Liability, Director's and Officer's Liability plus many other risk management products and services to protect you and your business. If you are not sure if you need a specific coverage or would like to discuss what these products protect you from, please let us know. We have an expert that can help!

Thank you for giving us the opportunity to assist you with your insurance needs. Should you have any questions or concerns, do not hesitate to call.

Sincerely,

Flavia Almeida, B.A., RIBO
Business Insurance Advisor
(905) 582-7092
Flavia.Almeida@hubinternational.com

Enclosed

/lv



HUB International Ontario Limited

265 Exmouth St.
Sarnia, ON N7T 5M7

Phone: 905-847-5500 Fax 905-847-6613

Invoice # 1737442		Page 1 of 1
ACCOUNT NUMBER	DATE	
NEWTREN-01	10/28/2019	
BALANCE DUE ON	AMOUNT DUE	
10/28/2019	\$3,168.72	

New Trend Home Inspections Inc
63 Seaton Drive
Aurora, ON L4G 3W9

Commercial Insurance	PolicyNumber: CHIP-19-0478	Effective: 10/16/2019 to 10/16/2020
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Item #	Trans Eff Date	Due Date	Trans	Description	Amount
8976239	10/16/2019	10/28/2019	RENB	19/20 CHIP Renewal - E&O	\$2,584.00
8976244	10/16/2019	10/28/2019	RENB	19/20 CHIP Renewal - CGL	\$350.00
8976245	10/16/2019	10/28/2019	PTAX	Tax on Insurance Premium	\$234.72
Policy Invoice Balance:					\$3,168.72
Total Invoice Balance:					\$3,168.72

If remitting by cheque, please send payment to : 2265 Upper Middle Road East, 7th Floor, Oakville, ON L6H 0G5.
Please be sure to reference the Invoice # with your payment.



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More detailed information about how HUB International is compensated can be found at hubinternational.com behind the "How We Get Paid" tab.



**ERRORS & OMISSIONS, COMMERCIAL GENERAL LIABILITY AND PROPERTY INSURANCE
FOR SUBSCRIBING MEMBERS OF PARTICIPATING PROFESSIONAL ASSOCIATIONS OF THE
HOME INSPECTION INDUSTRY
DECLARATIONS PAGE**

Named Insured and Address New Trend Home Inspections Inc 63 Seaton Drive Aurora Ontario L4G 3W9	Policy Number: CHIP-19- 0478
Form of Business: Corporation	Policy Period:
Insured Services: Residential Building Inspections including:	Policy Effective Date: October 16, 2019
Insured Locations: If different from or in addition to the Named Insured's address shown above	Policy Expiry Date: October 16, 2020 12:01 a.m. Standard Time at the Insureds mailing address

THIS INSURANCE POLICY IS DIVIDED INTO SECTIONS. INSURANCE IS ONLY PROVIDED UNDER THOSE SECTIONS FOR WHICH A SPECIFIC LIMIT OF LIABILITY AND INSURANCE PREMIUM IS LISTED BELOW.

EACH SECTION IS SUBJECT TO ITS OWN TERMS AND CONDITIONS, AS WELL AS ANY GENERAL TERMS AND CONDITIONS OF THIS POLICY THAT MAY APPLY. THE BUILDING INSPECTORS' PROFESSIONAL LIABILITY SECTION IS COMPULSORY. PROVIDED IT IS PURCHASED AND REMAINS IN FORCE, THE OTHER SECTIONS MAY THEN BE PURCHASED, RENEWED OR CANCELLED INDEPENDENTLY, ACCORDING TO THE TERMS AND CONDITIONS OF THE SECTION.

PLEASE READ EACH SECTION CAREFULLY

Summary of Coverages	Limit of Liability Aggregate	Deductible/Retention (per wording)	Annual Premium
Building Inspectors' Professional Liability - Axis Reinsurance			
Section	\$ 1,000,000	\$ 1,000	Included
	\$ 2,000,000		
Deductible/Retention applicable to damages only			
Retroactive Date:	October 16, 2009		
Accidental Death & Dismemberment - Axis Reinsurance		\$25,000	Included
Commercial General Liability - Axis Reinsurance			
Section			
Each Occurrence Limit	\$ 2,000,000	\$ 500	Included
General Aggregate Limit	\$ -		
Non Owned Automobile	\$ 2,000,000		
SEF 94	\$ 75,000		
Personal & Advertising Injury	\$ 2,000,000		
Tenants Legal Liability	\$ 500,000		
Medical Payments	\$ 25,000		
Employee Benefits Liability	\$ 1,000,000		
Products/Completed Operations Aggregate	\$ 2,000,000		
Cyber Insurance			
Limit of Liability	Not Covered		Not Covered
Property Section - Intact Insurance			
Business Personal Property	Not Covered		Not Covered
Extensions of Coverage/Sublimits			
Small Tools/Equipment	Not Covered		
EDP including laptop	Not Covered		
Business Income Coverage	Not Covered		
Breakdown of Business Personal Property	Not Covered		
Sewer Backup, Earthquake, Flood	Not Covered		
Blanket Crime Endorsement	Not Covered		

ANNUAL PREMIUM: \$ 2,934

In witness whereof, the Insurer(s) has caused this Declarations Page to be signed by its authorized representative

Date Issued:
October 28, 2019


 Signature of Authorized Representative
 HUB International Ontario Limited



HUB International Ontario Limited
 2265 Upper Middle Road East, Suite 700
 Oakville, Ontario
 L6H 0G5

CERTIFICATE OF INSURANCE

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 below.

Name and Address of Insured:
 New Trend Home Inspections Inc
 63 Seaton Drive
 Aurora Ontario L4G 3W9

Description of Operations: Residential

This is to certify that the policies of insurance listed below have been issued to the insured named above 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.

LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS

Type of Insurance	Limits of Liability	Insurer	Policy No. Certificate No.	Expiry Date DD/MM/YYYY
Commercial General Liability				
Per Occurrence Limit	2,000,000	Axis Reinsurance Company	CHIP-19- 0478	16-10-2020
Products/Completed Operations Aggregate	2,000,000			
General Aggregate	5,000,000			
Deductible	500			


Type of Insurance	Limits of Liability	Insurer	Policy No. Certificate No.	Expiry Date DD/MM/YYYY
Professional Liability				
Per Claim Limit	1,000,000	Axis Reinsurance Company	CHIP-19- 0478	16-10-2020
Aggregate Limit	2,000,000			
Retention	1,000			

Additional Insured: N/A

CERTIFICATE HOLDER:
 To whom It may Concern

CANCELLATION: Should any of the above described policies be cancelled before the expiration date thereof, the issuing company will endeavour to mail 15 days written notice to the certificate holder named above but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its brokers or representatives.

Name and Address of Insurance Broker:
 HUB International Ontario Limited
 2265 Upper Middle Road East, Suite 700
 Oakville, Ontario L6H 0G5

Signature of Authorized Representative:

 October 28, 2019
 Date Issued:



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Per Occurrence Limit	2,000,000	Axis Reinsurance Company	CHIP-19- 0478	16-10-2020
Products/Completed Operations Aggregate	2,000,000			
General Aggregate	5,000,000			
Deductible	500			

Type of Insurance	Limits of Liability	Insurer	Policy No. Certificate No.	Expiry Date DD/MM/YYYY
Professional Liability				
Per Claim Limit	1,000,000	Axis Reinsurance Company	CHIP-19- 0478	16-10-2020
Aggregate Limit	2,000,000			
Retention	1,000			

Certificate Holder: InterNachi

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Name and Address of Insurance Broker:
HUB International Ontario Limited
2265 Upper Middle Road East, Suite 700
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Signature of Authorized Representative:

October 28, 2019

Date Issued: