

CERTIFICATE OF INSURANCE

ISSUE DATE (MM/DD/YY)
12/27/2018

BROKER



HUB International Ontario Limited
595 Bay Street, Suite 900
Toronto, ON M5G 2E3
PHONE: 416-619-8000 FAX: 416-619-8001

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.

Company A	Encon Group Inc.
Company B	
Company C	
Company D	
Company E	

INSURED'S FULL NAME AND MAILING ADDRESS

Probus Canada
Probus Clubs in Canada
Probus Members and Volunteers
233 Kenmuir Road
Qualicum Beach, BC V9K 2E7

COVERAGES

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	CO LTR	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS OF LIABILITY (Canadian dollars unless indicated otherwise)		
COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCURRENCE <input checked="" type="checkbox"/> PRODUCTS AND/OR COMPLETED OPERATIONS <input checked="" type="checkbox"/> PERSONAL INJURY <input checked="" type="checkbox"/> EMPLOYER'S LIABILITY <input checked="" type="checkbox"/> TENANT'S LEGAL LIABILITY <input checked="" type="checkbox"/> NON-OWNED AUTOMOBILE <input checked="" type="checkbox"/> HIRED AUTOMOBILE	A	CGL522161	12/31/2018	12/31/2019	EACH OCCURRENCE	\$ 5,000,000	
					GENERAL AGGREGATE	\$ N/A	
					PRODUCTS - COMP/OP AGGREGATE	\$ 5,000,000	
					PERSONAL INJURY	\$ 5,000,000	
					EMPLOYER'S LIABILITY	\$ N/A	
					TENANT'S LEGAL LIABILITY	\$ 5,000,000	
					NON-OWNED AUTOMOBILE	\$ 5,000,000	
					HIRED AUTOMOBILE	\$ 50,000	
AUTOMOBILE LIABILITY <input type="checkbox"/> DESCRIBED AUTOMOBILES <input type="checkbox"/> ALL OWNED AUTOMOBILES <input type="checkbox"/> LEASED AUTOMOBILES ** <input type="checkbox"/> GARAGE LIABILITY <input type="checkbox"/> <small>**ALL AUTOMOBILES LEASED IN EXCESS OF 30 DAYS WHERE THE INSURED IS REQUIRED TO PROVIDE INSURANCE</small>					BODILY INJURY PROPERTY DAMAGE COMBINED	\$	
					BODILY INJURY (Per person)	\$	
					BODILY INJURY (Per accident)	\$	
					PROPERTY DAMAGE	\$	
EXCESS LIABILITY <input type="checkbox"/> UMBRELLA FORM <input type="checkbox"/> OTHER THAN UMBRELLA FORM					EACH OCCURRENCE	\$	
					AGGREGATE	\$	
OTHER (SPECIFY) Directors & Officers	A	NP-522161	12/31/2018	12/31/2019	Per Claim	\$ 500,000	
						\$	
						\$	
						\$	
						\$	

DESCRIPTION OF OPERATIONS/LOCATIONS/AUTOMOBILES/SPECIAL ITEMS/ ADDITIONAL INSURED

This Certificate is issued as confirmation of existing coverages only, and confers no rights upon the Certificate Holder.

NOTE: This certificate is a valuable document and should be kept in a safe place for reference.
For further information please contact
 marilyn.jardiel@hubinternational.com or
 patrick.bourk@hubinternational.com

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 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

Per: _____