

BROKER: KRS Insurance Brokers Inc.
 171 Main St. S., Suite 6D
 Newmarket ON L3Y 3Y9 **1-888-577-3210**
 FAX: 905-853-1972 | www.profur.ca

NAMED INSURED AND CONTACT INFORMATION

Rebecca O'Keefe-Lui
 O/A Barks N Purrs
 33 Cardiff Rd
 Toronto ON M4P 2N8
 info@barksnpurrs.com

INSURING COMPANY: Intact Insurance Company
Certificate Number: P1816
 Master Policy Number: 501167556

Account # BARKS12
 Date of Certificate: November 06, 2018
Effective Date: January 03, 2019 12:01 AM
Expiration Date: January 03, 2020 12:01 AM
 Status: Renewal
 (All times are local at the insured's mailing address)

LOCATION OF OPERATIONS

33 Cardiff Rd
 Toronto ON M4P 2N8

BUSINESS OPERATIONS INSURED

Boarding/Daycare Max # of Dogs/Cats 15
At Any One Time

	EMPLOYEES		CONTRACTORS	
	FULL	PART	FULL	PART
Dog Walking	0	0	15	8
Pet Sitting	0	0	15	8

CONTRACTOR(S) COVERED:

Independent Contractors are only covered by this policy if they are under agreement with the Named Insured AND if contractors are indicated above for the specified service.

This is to certify that the policy of insurance indicated on this Certificate has been issued to the insured named above for the policy period indicated here, notwithstanding any requirements, term or condition of any contract or other document with respect to which this certificate may be issued. The insurance afforded by the policies described herein is subject to all the terms, exclusions and conditions of such policies. All limits shown are in Canadian dollars. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

PET COVERAGES

COVERAGE (Customer's pets unless otherwise specified)	LIMIT (Actual Cash Value)
Injury, Loss or Death (incl. Emergency Vet Expenses) <i>Subject To The Following Sub-Limits</i>	\$10,000 per pet/\$50,000 per occurrence
Runaway Recovery Expenses & Reward	\$5,000 aggregate
Emergency Removal	\$2,000 per occurrence

DEDUCTIBLES

Injury, Loss or Death (incl. Emergency Vet Expenses)	\$200
Runaway Recovery Expenses & Reward	\$0

PROPERTY & CRIME COVERAGES

COVERAGE	LIMIT	CO-INSURANCE
Building	\$0	90%
Contents of Every Description	\$10,000	90%
Property Floater	\$10,000	100%
Condo Unit Contingent	\$0	90%
Condo Loss Assessment	\$0	90%
Equipment Breakdown (option 3)	\$0	
Privacy Breach Expenses	\$0	aggregate
Bonding	\$15,000	aggregate
Lost Key-Customer's Home	\$10,000	(\$0 deductible)

DEDUCTIBLES

General Deductible	\$500
Sewer Backup	\$2,500
Flood	\$25,000
Earthquake greater of 3% or \$50,000	
Privacy Breach	\$1,000

TYPE OF COVERAGE

Broad Form/Multi-Peril
Replacement Cost Endorsement
Actual Cash Value - Property floater (on items over 5 years old) and stock

BUSINESS INTERRUPTION COVERAGES

COVERAGE	LIMIT
Profits	Actual Loss Sustained
Profits Indemnity Period:	When business achieves level of profit it would have been at had no losses occurred, maximum 12 months.
Extra Expense	\$25,000
Ordinary Payroll	\$0
Privacy Breach	\$0 Aggregate

LIABILITY COVERAGES

COMMERCIAL GENERAL LIABILITY-OCCURRENCE BASIS	LIMIT
Bodily Injury/Pet Injury & Property Damage	\$2,000,000 Per Occurrence \$5,000,000 General Aggregate
Professional Liability	\$2,000,000 Aggregate
Products & Completed Operations	\$2,000,000 Aggregate
Personal & Advertising Injury	\$2,000,000
Medical Payments	\$25,000 Per Person
Care, Custody, Control Liability	\$500,000
Tenants Legal Liability	\$500,000
Non-Owned Auto Liability	\$2,000,000

DEDUCTIBLES

Bodily Injury/Pet Injury	\$0
Property Damage	\$1,000

MORTGAGEE/LOSS PAYEE/ADDITIONAL INSURED

Additional Insured - The City of Toronto (100 Queen St W, M5H 2H2)

SPECIAL ITEMS

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DISCOUNTS APPLIED

Claims Free No **Pet First-Aid** No

POLICY PREMIUM: \$2,125

NOTABLE CONDITIONS

Exclusions

- Employment practices liability
- Diagnosis; prescribing medication; nutrition counselling
- Injury or death of a pet due to any disease or parasitic infestation, or the treatment for any disease or parasitic infection (note: this is insured by your liability coverage)
- Patch/predisposition or allergy tests must be carried out before using a product on a pet if the manufacturer or distributor recommends such tests, unless you have used the same product on the pet before without an adverse effect. If the test result is unsatisfactory, do not use the product on that pet as your professional liability will not cover you.

Boarding/Daycare

- Includes incidental boarding/daycare of domestic house pets including rodents, ferrets, rabbits & reptiles, excluding pets that are restricted, illegal, venomous or poisonous.
- Current vaccinations or titer tests are required for dogs & cats. Dogs: bordetella, DHPP, rabies. Cats: FVRCP, rabies.

Dog Walking & Pet Sitting

- Dogs are only permitted to be off-leash with the client's consent and if the dog is in a fenced area or a sanctioned dog park.
- The maximum number of dogs that can be walked at once is 6 per walker unless local by-laws in the jurisdiction where you operate specify a different limit.
- Dogs being walked must have current vaccinations or titer tests for bordetella, DHPP, rabies.
- Pet sitting covers sitting of domestic house pets including dogs, cats, rodents, ferrets, rabbits & reptiles, excluding pets that are restricted, illegal, venomous or poisonous.
- Dog walkers & pet sitters must be a minimum of 18 years old and not have a conviction for theft or fraud. We recommend obtaining a criminal record check annually for all walkers & sitters.
- Medications must only be administered if and as directed by veterinarian or the pet owner.
- Snow removal & lawn care services are not covered.

This Certificate of Insurance is made and accepted subject to the foregoing stipulations and the conditions of the **Master Policy #501167556** issued by Intact Insurance Company. This Certificate, along with the Master Policy and its Endorsements, shall constitute the Contract between the Insured and the Insurer. This Certificate presents a summary of coverage provided by the Master Policy and is subject to all the terms, exclusions and conditions of the Master Policy. No officer, agent or other representative of the Insurer shall have the power to waive or be deemed to have waived any provision or condition of this certificate unless such waiver, if any, is written hereon or attached to this Certificate, nor shall any privilege or permission affecting the insurance under this Certificate exist or be claimed by the Insured, unless so written or attached.

In witness whereof,

the Insurer, Intact Insurance Company, has duly authorized KRS Insurance Brokers Inc. o/a PROfur to execute and sign this Certificate of Insurance.



AUTHORIZED REPRESENTATIVE

Issued on behalf of Intact Insurance Company

THIS POLICY MAY CONTAIN A CLAUSE(S) WHICH LIMITS THE AMOUNT PAYABLE.