

**BROKER:** PROfur o/b 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 Lui  
O/A Barks N Purrs  
203-21 Burkebrook Pl  
East York ON M4G 0A2  
info@barksnpurrs.com

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

**Account #** BARKS12  
Date of Certificate: November 11, 2021  
**Effective Date:** January 03, 2022 12:01 AM  
**Expiration Date:** January 03, 2023 12:01 AM  
Status: Renewal  
(All times are local at the insured's mailing address)

**LOCATION OF OPERATIONS**

203-21 Burkebrook Pl  
East York ON M4G 0A2

**BUSINESS OPERATIONS INSURED**

**Boarding/Daycare Max # of Dogs/Cats** 3  
**At Any One Time**

	EMPLOYEES		CONTRACTORS	
	FULL	PART	FULL	PART
<b>Dog Walking</b>	1	0	3	3
<b>Pet Sitting</b>	0	0	3	6

**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)
<b>Injury, Loss or Death</b> (incl. Emergency Vet Expenses) <i>Subject To The Following Sub-Limits</i>	\$10,000 per pet/\$50,000 per occurrence
<b>Runaway Recovery Expenses &amp; Reward</b>	\$5,000 aggregate
<b>Emergency Removal</b>	\$2,000 per occurrence

**DEDUCTIBLES**

<b>Injury, Loss or Death (incl. Emergency Vet Expenses)</b>	\$200
<b>Runaway Recovery Expenses &amp; Reward</b>	\$0

**PROPERTY & CRIME COVERAGES**

COVERAGE	LIMIT	CO-INSURANCE
<b>Building</b>	\$0	90%
<b>Contents of Every Description</b>	\$10,000	90%
<b>Property Floater</b>	\$10,000	100%
<b>Condo Improvements and Betterments</b>	\$0	
<b>Condo Unit Coverage</b>	\$0	
<b>Condo Loss Assessment</b>	\$0	
<b>Equipment Breakdown</b>	\$0	
<b>Privacy Breach Expenses</b>	\$0	aggregate
<b>Bonding</b>	\$50,000	aggregate
<b>Lost Key-Customer's Home</b>	\$10,000	(\$0 deductible)

**DEDUCTIBLES**

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

**TYPE OF COVERAGE**

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

**BUSINESS INTERRUPTION COVERAGES**

COVERAGE	LIMIT
<b>Profits</b>	Actual Loss Sustained
<b>Profits Indemnity Period:</b>	When business achieves level of profit it would have been at had no losses occurred, maximum 12 months.
<b>Extra Expense</b>	\$50,000
<b>Ordinary Payroll</b>	\$0
<b>Privacy Breach</b>	\$0 Aggregate

**LIABILITY COVERAGES**

COMMERCIAL GENERAL LIABILITY-OCCURRENCE BASIS	LIMIT
<b>Bodily Injury/Pet Injury &amp; Property Damage</b>	\$2,000,000 Per Occurrence
<b>Professional Liability</b>	\$2,000,000 Aggregate
<b>Abuse Liability</b>	\$2,000,000 Aggregate
<b>General Aggregate</b>	\$5,000,000
<b>Products &amp; Completed Operations</b>	\$2,000,000 Aggregate
<b>Personal &amp; Advertising Injury</b>	\$2,000,000 Per Person or Organization
<b>Employment Practices Liability</b>	\$25,000 Aggregate
<b>Tenants Legal Liability</b>	\$500,000
<b>Non-Owned Auto Liability</b>	\$2,000,000

**DEDUCTIBLES**

<b>Bodily Injury/Pet Injury</b>	\$0	<b>Employment Practices</b>	\$1,000
<b>Property Damage</b>	\$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**

<b>Claims Free</b>	<b>Yes</b>	<b>Pet First-Aid (exp.2024)</b>	<b>Yes</b>
PSI Member	Yes		

**NOTABLE CONDITIONS**

**General Exclusions & Limitations**

- Nutrition counselling, diagnosis and prescribing medication is not permitted
- Veterinarian or death expenses due to any disease or parasitic infestation, or the treatment for any disease or parasitic infection, are excluded (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.
- Sales of products, or providing services, to customers located outside of Canada is not permitted unless otherwise indicated on this Certificate of Insurance.
- This policy does not insure your vehicle or any equipment permanently attached to it.
- Virus and Bacteria Exclusion: Coverage is excluded for loss or damage to property, such as contents and buildings, caused by any virus, bacteria or other micro-organisms, nor does it cover any resulting business interruption losses.

**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: DHPP, rabies. Cats: FVRCP, rabies.

**Dog Walking & Pet Sitting**

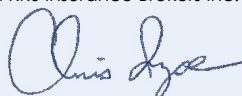
- Dogs are only permitted to be off-leash with the client's consent and if the dog is in a fenced private yard or an off-leash area designated by the municipality.
- The maximum number of dogs that can be walked at once is 6 per walker unless by-laws where you operate specify a different limit, in which case the by-law limit applies. If there are no by-laws, the maximum is 6.
- Dogs being walked must have current vaccinations or titer tests for DHPP, rabies.
- Pet sitting covers sitting of house pets, including dogs, cats, rodents, ferrets, rabbits, reptiles, fish and birds. There is no coverage for sitting of farm animals, livestock, horses, and animals 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 permitted.

**POLICY PREMIUM: \$823**

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.**