



Certificate of Insurance

Intact Insurance Company

Broker's Name & Address:

Brown Insurance Brokers
195 Main St. W
Po Box 756
Palmerston, ON N0G 2P0

This is to certify to
Whom it May Concern

that policies of insurance as herein described have
been issued to the Insured named below and are in
force at this date.

Named Insured: Paradigm Trucking (Drayton) Ltd.
Address of Insured: PO Box 220 Drayton, ON N0G 1P0

Location and Operations to which this Certificate applies:
Location:
Operations: Motor Carrier- Hauling goods for others

Table with columns: Kind of Policy, Policy Number, Expiry Date (DD MM YY), Limits of Insurance. Rows include Commercial General Liability, Cross Liability Clause, Pollution Liability Exclusion, Non-Owned Automobile Liability, and Fleet/Motor Truck Cargo.

NOTE:

The insurance afforded is subject to the terms, conditions and exclusions of the applicable policy. This Certificate is issued as a matter of information only and confers no rights on the holder and imposes no liability on the Insurer.

Date:

My 29, 2015

Intact Insurance Company

M. Grotenhuis (Signature)

Melissa Grotenhuis

Authorized Representative

**SCHEDULE OF LIMITS
Public Liability**

Type of Carriage	Commodity Transported	Minimum Insurance
(1) For-hire (In interstate or foreign commerce).	Property (nonhazardous).	\$ 750,000
(2) For-hire and Private (In interstate, foreign, or intrastate commerce).	Hazardous substances, as defined in 49 CFR 171.8, transported in cargo tanks, portable tanks, or hopper-type vehicles with capacities in excess of 3,500 water gallons; or in bulk Divisions 1.1, 1.2, and 1.3 materials; any quantity of Division 2.3 Hazard Zone A or Division 6.1, Packing Group 1, Hazard Zone A material; in bulk Division 2.1 or 2.2; or highway route controlled quantities of a Class 7 material as defined in 49 CFR 173.403	5,000,000
(3) For-hire and Private (In interstate or foreign commerce: in any quantity) or (In intrastate commerce: in bulk only).	Oil listed in 49 CFR 172.101, hazardous materials and hazardous substances defined in 49 CFR 171.8 and listed in 49 CFR 172.101, but not mentioned in (2) above or (4) below.	1,000,000
(4) For-hire and Private (In interstate or foreign commerce).	Any quantity of Division 1.1, 1.2 or 1.3 material; any quantity of a Division 2.3, Hazard Zone A, or Division 6.1, Packing Group 1, Hazard Zone A material; or highway route controlled quantities of Class 7 material as defined in 49 CFR 173.403.	5,000,000

Note: The type of carriage listed under (1), (2), and (3) applies to vehicles with a gross vehicle weight rating of 10,000 pounds or more. The type of carriage listed under number (4) applies to all vehicles with a gross vehicle weight rating of less than 10,000 pounds.

**SCHEDULE OF LIMITS
Public Liability**

For-hire motor carriers of passengers operating in interstate or foreign commerce

Vehicle Seating Capacity	Minimum Insurance
(1) Any vehicle with a seating capacity of 16 passengers or more.	\$ 5,000,000
(2) Any vehicle with a seating capacity of 15 passengers or less.	1,500,000

CONFIRMATION OF INSURANCE COVERAGE

INSURANCE COMPANY

Intact Insurance

THIS IS TO CERTIFY TO

Whom it May Concern

That the policies of insurance as herein described
have been issued to the Insured named below and
are in force at this date.

**NAME OF INSURED
ADDRESS OF THE INSURED**

*Paradigm Trucking (Drayton) Lt
96 Wellington St
PO Box 220
Drayton, ON
N0G 1P0*

**LOCATION AND OPERATIONS TO
WHICH THIS CERTIFICATE**

EFFECTIVE

May 9, 2015

KIND OF POLICY	POLICY NUMBER	EXPIRY DATE	LIMITS
<i>Cargo, Fleet, Commercial General Liability</i>	<i>A JA003350</i>	<i>May 9, 2016</i>	<i>\$50,000/ Veh. Motor Truck Cargo Liability \$2,000,000 Auto Liability \$2,000,000 Liability</i>

NOTES

The insurance afforded is subject to the terms, conditions and exclusions of the applicable policy. This confirmation is issued as a matter of information only and confers no rights on the holder and imposes no liability on the insurer.

Date – May 6, 2015

M. S. Suter
Authorized Representative
Brown Insurance Brokers Ltd

ENDORSEMENT FOR
MOTOR CARRIER POLICIES OF INSURANCE FOR PUBLIC LIABILITY
UNDER SECTIONS 29 & 30 OF THE MOTOR CARRIER ACT OF 1980

Form Approved
OMB No. 2125-0074

Issued to PARADIGM TRUCKING DRAYTON LTD of 6 WELLINGTON STREET NORTH, DRAYTON, ONTARIO N0G 1P0
Dated at 4 Robert Speck Parkway, Suite 100, Mississauga, ON, L4Z 1S1 This 11 day of May, 2012
Policy No. KGHOLH1003350 effective date 09/05/2012
Name of Insurance Company JEVCO Insurance Company

Telephone number (800) 265-5458

Countersigned by _____
Authorized Company Representative

The policy to which this endorsement is attached provides primary or excess insurance, as indicated by for the limits shown:

This insurance is primary and the company shall not be liable for amounts in excess of \$ 750,000 for each accident.

This insurance is primary and the company shall not be liable for amounts in excess of \$ _____ for each accident in excess of the underlying limit of \$ _____ for each accident.

Whenever required by the Federal Highway Administration (FHWA) or the Interstate Commerce Commission (ICC), the company agrees to furnish the FHWA or the ICC a duplicate of said policy and all its endorsements. The company also agrees, upon telephone request by an authorized representative of the FHWA or the ICC, to verify that the policy is in force as of a particular date.

Cancellation of this endorsement may be effected by the company or the insured by giving (1) thirty-five (35) days notice in writing to the other party said (35 days notice to commence from the date the notice is mailed, proof of mailing shall be sufficient proof of notice), and (2) if the insured is subject to the ICC's jurisdiction, by providing thirty (30) days notice to the ICC (said 30 days notice to commence from the date the notice is received by the ICC at its office in Washington, D.C.).

DEFINITIONS AS USED IN THIS ENDORSEMENT

ACCIDENT includes continuous or repeated exposure to conditions which results in bodily injury, property damage, or environmental damage which the insured neither expected nor intended.

MOTOR VEHICLE means a land vehicle, machine, truck, tractor, trailer, or semi-trailer propelled or drawn by mechanical power and used on a highway for transporting property, or any combination thereof.

BODILY INJURY means injury to the body, sickness, or disease to any person, including death resulting from any of these.

ENVIRONMENTAL RESTORATION means restitution for the insurance policy to which this endorsement is attached provides automobile liability insurance and is amended to assure compliance by the insured, within the limits stated herein, as a motor carrier of property, with Sections 29 & 30 of the Motor Carrier Act of 1980 and the rules and regulations of the Federal Highway Administration (FHWA) and the Interstate Commerce Commission (ICC).

In consideration of the premium stated in the policy to which this endorsement is attached, the insurer (the company) agrees to pay, within the limits of liability described herein, any final judgement recovered against the insured for public liability resulting from negligence in the operation, maintenance or use of motor vehicles subject to the financial responsibility requirements of Sections 29 & 30 of the Motor Carrier Act of 1980 regardless of whether or not each motor vehicle is specifically described in the policy and whether or not such negligence occurs on any route or in any territory authorized to be served by the insured or elsewhere. Such insurance as is afforded, for public liability, does not apply to injury or death of the insured's employees while engaged in the course of their employment, or property transported by the insured, designated as cargo. It is understood and agreed that no condition, provision, stipulation, or limitation contained in the policy, this endorsement, or any other loss, damage or

destruction of natural resources arising out of the accidental discharge, dispersal, release or escape into or upon the land, atmosphere, watercourse, or body of water, of any commodity transported by a motor carrier. This shall include the cost of removal and the cost of necessary measures taken to minimize or mitigate damage to human health, the natural environment, fish, shellfish and wildlife.

PROPERTY DAMAGE means damage to or loss of use of tangible property.

PUBLIC LIABILITY means liability for bodily injury, property damage and environmental restoration.

Endorsement thereon, or violation thereof, shall relieve the company from liability or from any payment of any final judgement, within the limits of liability herein described, irrespective of the financial condition, insolvency or bankruptcy of the insured. However, all terms, conditions and limitations in the policy to which the endorsement is attached shall remain in full force and effect as binding between the insured and the company. The insured agrees to reimburse the company for any payment made by the company on account of any accident, claim or suit involving a breach of the terms of the policy, and for any payment that the company would not have been obligated to make under the provisions of the policy except for the agreement contained in this endorsement.

It is further understood and agreed that, upon failure of the company to pay any final judgement recovered against the insured as provided herein, the judgement creditor may maintain an action in any court of competent jurisdiction against the company to compel such payment.

The limits of the company's liability for the amounts prescribed in this endorsement apply separately, to each accident, and any payment under the policy because of any one accident shall not operate to reduce the liability of the company for the payment of final judgements resulting from any other accident.

The motor Carrier Act of 1980 requires limits of financial responsibility according to the type of carriage and commodity transported by the motor carrier. It is the Motor Carrier's obligation to obtain the required limits of financial responsibility. The schedule of limits shown on the next page does not provide coverage. The limits shown in the schedule are for information purposes only.