

Gemstar Insurance

3034 Portage Avenue
Winnipeg, MB R3K 0X9
Phone: 204-889-1880
Fax: 204-885-3494
Email: info@gemstarinsurance.com

"Our policy is serving you"

November 4, 2019

City Collections & Baliff Service Inc
12 - 1110 Henderson Hwy
Winnipeg, MB R2G 1L1

Dear Chris,

Re: Manitoba Public Insurance Policy No. AG4 000040719

We are pleased to enclose your garage insurance policy. Please take time to carefully review your policy as every insurance policy contains terms, conditions and exclusions.

Your Manitoba Standard Garage Policy provides the following coverage:

- **Section A** - Legal Liability for bodily injury to or death of any person or damage to property of others not in the care, custody or control of the insured – ***as per limit listed on your policy.***
- **Section E** - Legal liability for damage to customers' automobiles held in the care, custody or control of the insured – ***as per coverage listed on the policy.***

Please note that your policy excludes the following coverages:

- **Section B** – Accident Benefits: Manitoba residents are automatically eligible for Accident Benefits (PIPP Coverage). *This coverage is only required if "off road vehicles" are used in garage operations.*
- **Section C** - Damage to owned vehicles.

Please contact our office if you have any questions regarding coverage, limits or policy information.

Gemstar Insurance is an independent broker with access to a number of insurance markets. If you would like us to explore coverage through another insurance company, please contact us. Thank you for choosing Gemstar Insurance! We value the relationship we have with you and appreciate your confidence in our brokerage. Please do not hesitate to call us if we can be of further assistance.

Sincerely,

GEMSTAR INSURANCE

Margaret Carvalho, FCIP, CRM

PHONE (204) 889-1880

CELL (204) 771-8950

FAX (204) 885-3494

E-MAIL marg@gemstarinsurance.com

Gemstar Insurance
info@gemstarinsurance.com

3034 Portage Avenue
Winnipeg, MB R3K 0X9
Phone: 204-889-1880
Fax: 204-885-3494
Email:

"Our policy is serving you"



**Manitoba
Public Insurance**

731 -1ST STREET, BRANDON MANITOBA R7A 6C3

INSURED COPY

MSPF NO. 4

NEW

DECLARATION OF STANDARD GARAGE AUTOMOBILE INSURANCE FOR POLICY AG4 000040719

Policy Period: July 23, 2019 to July 23, 2020 12:01am STANDARD time at the address of the named Insured as stated herein.

Name of Insured: CITY COLLECTIONS & BAILIFF
SERVICE INC.

Broker: 100 04383
GEMSTAR INSURANCE
3034 PORTAGE AVE
WINNIPEG MB R3K 0X9

Address of Insured: 12-1110 HENDERSON HIGHWAY
WINNIPEG MB R2G 1L1

(204) 889-1880 FAX: 204 885 3494

	Bldg	Lot
Business Location A: 12-1110 HENDERSON HIGHWAY WINNIPEG, MB	X	
B:		
C:		
D:		

Description of Business: AUTOMOBILE REPOSSESSION

Estimated total payroll for policy period: \$ 12,000.00	Number of employees including proprietors, partners and executive officers at the effective date of the policy:	Full time: 3 Part time:
--	--	----------------------------

This declaration is made for insurance against one or more of the perils mentioned in this policy, but for insurance under the section(s) or subsection(s) for which a premium is specified in this policy and no other and in each case only for Insurance in excess of the amount payable therefore under the Manitoba Public Insurance Corporation Act had this policy not been issued; and upon the terms, conditions, provisions, definitions and exclusions of the Insurer's corresponding standard policy form and for the specified limits and amounts.

INSURING AGREEMENTS	PERILS	LIMITS AND AMOUNTS	ADVANCE PREMIUM
---------------------	--------	--------------------	-----------------

SECTION A	Third Party Liability \$ 5,000,000.00	(Exclusive of costs & post judgment interest) for loss or damage resulting from bodily injury to or Death of one or more persons & for loss or damage to property regardless of the number of claims arising from any one accident.	\$ 140.00
-----------	---------------------------------------	---	-----------

SECTION B	Accident Benefits	As required by law	NOT COVERED
-----------	-------------------	--------------------	-------------

SECTION C	Subsection:	Sum payable by Insured in respect of each separate automobile	
	1 - Collision or Upset	\$	\$
PREMIUM UNDER SUBSECTION 2,3, AND 4 SHALL BE COMPUTED ON A: Monthly Average Basis <input type="checkbox"/> Co-Insurance Basis <input type="checkbox"/> or Other <input type="checkbox"/>			

Loss of or Damage to owned Automobiles	Business Location	Subsections Insured	Limit of Liability	Sum payable by Insured in respect of each separate occurrence
2 - Comprehensive (Excluding Collision or Upset & Open Lot Pilferage)	A:		\$	\$
3 - Specified Perils (Excluding Open Lot Pilferage)	B:		\$	\$
4 - Specified Perils (Excluding Theft)	C:		\$	\$
	D:		\$	\$

SECTION D	Uninsured Motorist	As stated in the uninsured motorist wording	INCLUDED
-----------	--------------------	---	----------

SECTION E	Subsection:	(exclusive of costs & post judgment interest) any one customer's automobile	Sum payable by Insured in respect of each separate occurrence
Legal Liability for damage to customers' automobiles held in the care, custody or control of the Insured	1 - Collision or Upset \$50,000.00	\$ 2,500.00	\$ 79.00
	Business Location	Max. number of Customers' Automobiles	Limit of Liability (exclusive of costs and post judgment interest) any one occurrence.
	A:	2	\$ 100,000.00
	2 - Specified Perils (Excluding Open Lot Pilferage)	B:	\$
		C:	\$
		D:	\$

Endorsements: PCS NO. 1, U76

Minimum Retained Premium \$250.00

The advance premiums are subject to the adjustable premium computation provision of the policy.

TOTAL ADVANCE PREMIUM \$ 551.00

Lienholder or Mortgagee to whom, jointly with the Insured, loss, if any, under Section C is payable as their interest may appear:

NOT VALID UNLESS COUNTERSIGNED BY A DULY AUTHORIZED REPRESENTATIVE OF THE INSURER.

DULY AUTHORIZED REPRESENTATIVE: _____

PRESIDENT & CEO



P.C.S. No. 1 – PREMIUM COMPUTATION STATEMENT

(For attachment only to a Standard Garage Automobile Policy M.S.P.F. No. 4)

The Basis of Rating **MUST** be described in detail for each applicable section.

INSURING AGREEMENTS (as per Item 5 of this Policy)	BASIS OF RATING	ADVANCE PREMIUM
SECTION A	\$1.17 PER \$100.00 OF PAYROLL	\$140.00
SECTION B ACCIDENT BENEFITS		
SECTION C DAMAGE TO OWNED AUTOMOBILES SUBSECTION 1 COLLISION OR UPSET SUBSECTION 2 COMPREHENSIVE SUBSECTION 3 SPECIFIED PERILS SUBSECTION 4 SPECIFIED PERILS (EXCLUDING THEFT)		
SECTION D UNINSURED MOTORIST COVER		
SECTION E LEGAL LIABILITY CUSTOMERS' AUTOMOBILES SUBSECTION 1 COLLISION OR UPSET SUBSECTION 2 SPECIFIED PERILS	 \$0.36 PER \$100.00 OF PAYROLL PLUS \$36.00 PER TOW TRUCK (I) FLAT RATE PER LOCATION	 \$79.00 \$332.00
ENDORSEMENTS		
	TOTAL ADVANCE PREMIUM	INCLUDED

This endorsement shall be effective from **July 23, 2019** , **12:01a.m. Standard Time.**

Policy No: AG4 -000040719

Issued To: CITY COLLECTIONS & BAILIFF SERVICE INC.

Broker: #04383 GEMSTAR INSURANCE



(For attachment only to a Standard Garage Automobile Policy M.S.P.F. No. 4)

It is hereby understood and agreed that the Insurer's limit of liability under Section A of the Insuring Agreements of the policy to which this endorsement is attached shall be increased by \$200,000 (inclusive of interest and costs) on

1. All customers' automobiles as defined in the General Provisions, Definitions and Exclusions of the Policy.
2. All automobiles owned by the insured and not registered by law under the Highway Traffic Act of Manitoba.

Except as otherwise provided in this endorsement, all limits, terms, conditions and exclusions of the policy shall have full force and effect.

This endorsement shall be effective from **July 23, 2019**, **12:01 a.m. Standard Time.**

Policy No.: AG4 -000040719

Issued to: CITY COLLECTIONS & BAILIFF SERVICE INC.

Broker: #04383 GEMSTAR INSURANCE