



ERRORS & OMISSIONS, COMMERCIAL GENERAL LIABILITY AND PROPERTY INSURANCE
 FOR SUBSCRIBING MEMBERS OF PARTICIPATING PROFESSIONAL ASSOCIATIONS OF THE
 HOME INSPECTION INDUSTRY

DECLARATIONS PAGE

Named Insured and Address		Policy Number:	CHIP-18- 0630
Rival Home Inspections 9 Good LN Ajax Ontario L1Z 0E8		Policy Period:	
		Policy Effective Date:	March 12, 2019
		Policy Expiry Date:	March 12, 2020
		12:01 a.m. Standard Time at the Insureds mailing address	
Form of Business:	Corporation		
Insured Services:	Residential Building Inspections including:		
		Ozone	Fungi (Mold) Sampling
Insured Locations:	If different from or in addition to the Named Insured's address shown above		

THIS INSURANCE POLICY IS DIVIDED INTO SECTIONS. INSURANCE IS ONLY PROVIDED UNDER THOSE SECTIONS FOR WHICH A SPECIFIC LIMIT OF LIABILITY AND INSURANCE PREMIUM IS LISTED BELOW.

EACH SECTION IS SUBJECT TO ITS OWN TERMS AND CONDITIONS, AS WELL AS ANY GENERAL TERMS AND CONDITIONS OF THIS POLICY THAT MAY APPLY. THE BUILDING INSPECTORS' PROFESSIONAL LIABILITY SECTION IS COMPULSORY. PROVIDED IT IS PURCHASED AND REMAINS IN FORCE, THE OTHER SECTIONS MAY THEN BE PURCHASED, RENEWED OR CANCELLED INDEPENDENTLY, ACCORDING TO THE TERMS AND CONDITIONS OF THE SECTION.

PLEASE READ EACH SECTION CAREFULLY

Summary of Coverages	Limit of Liability Aggregate	Deductible/Retention (per wording)	Annual Premium
Building Inspectors' Professional Liability - Axis Reinsurance Section	\$ 500,000	\$ 1,000	Included
Deductible/Retention applicable to damages only	\$ 1,000,000		
Retroactive Date:	March 12, 2014		
Mold Retroactive Date	March 12, 2014		
Accidental Death & Dismemberment - Axis Reinsurance	\$25,000		Included
Commercial General Liability - Axis Reinsurance Section			
Each Occurrence Limit	\$ 2,000,000	\$ 500	Included
General Aggregate Limit	\$ -		
Non Owned Automobile	\$ 2,000,000		
SEF 94	\$ 75,000		
Personal & Advertising Injury	\$ 2,000,000		
Tenants Legal Liability	\$ 500,000		
Medical Payments	\$ 25,000		
Employee Benefits Liability	\$ 1,000,000		
Products/Completed Operations Aggregate	\$ 2,000,000		
Property Section - Intact Insurance			
Business Personal Property	\$ 15,000	\$ 1,000	Included
Extensions of Coverage/Sublimits			
Small Tools/Equipment	\$ 10,000	\$ 1,000	
EDP including laptop	\$ 10,000	\$ 1,000	
Business Income Coverage	\$ 10,000	\$ 1,000	
Breakdown of Business Personal Property		Included	
Sewer Backup, Earthquake, Flood		Included \$ 10,000	
Blanket Crime Endorsement	\$ 10,000		
ANNUAL PREMIUM:			\$ 2,883

In witness whereof, the Insurer(s) has caused this Declarations Page to be signed by its authorized representative

Date Issued:
February 19, 2019

Signature of Authorized Representative
HUB International Ontario Limited