

CERTIFICATE OF INSURANCE

This certificate is issued as a matter of information only and confers no rights upon the certificate holder and imposes no liability on the insurer.
This certificate does not amend, extend or alter the coverage afforded by the policies below.

INSURED'S FULL NAME AND MAILING ADDRESS	BROKER'S FULL NAME AND MAILING ADDRESS	
KGS Environmental Group / KG Services 3 Twelfth Concession Road Scotland, Ontario N0E1R0	McFarlan Rowlands Insurance Brokers Inc. 27 Queen St. P.O. Box 160 Langton, Ontario	
	BROKER'S CLIENT ID:	POSTAL CODE: N0E 1G0

COVERAGES

This is to certify that the policies of insurance listed below have been issued to the insured named above for the policy period indicated notwithstanding any requirement, term or condition of any contract or other document with respect to which this certificate may be issued or may pertain. The insurance afforded by the policies described herein is subject to all terms, exclusions and conditions of such policies.

LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS

TYPE OF INSURANCE	INSURANCE COMPANY AND POLICY NUMBER	EFFECTIVE DATE (YYYY/MM/DD)	EXPIRY DATE (YYYY/MM/DD)	LIMITS OF LIABILITY (Canadian dollars unless indicated otherwise)	
COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE OR <input checked="" type="checkbox"/> OCCURRENCE <input checked="" type="checkbox"/> PRODUCTS AND/OR COMPLETED OPERATIONS <input checked="" type="checkbox"/> EMPLOYER'S LIABILITY <input checked="" type="checkbox"/> CROSS LIABILITY <input checked="" type="checkbox"/> TENANTS LIABILITY <input checked="" type="checkbox"/> NON-OWNED AUTOMOBILES <input type="checkbox"/> HIRED AUTOMOBILES <input type="checkbox"/> POLLUTION LIABILITY EXTENSION	Victor Insurance GLT53185843	2020-12-21	2021-12-21	EACH OCCURRENCE	\$ 5,000,000.00
				GENERAL AGGREGATE	\$
				PRODUCTS-COMP/OP AGG	\$ 5,000,000.00
				PERSONAL INJURY	\$ 5,000,000.00
				TENANTS LEGAL LIABILITY	\$ 5,000,000
				MED EXP (Any one person)	\$ 5,000.00
				NON-OWNED AUTO	\$ 5,000,000.00
				OPTIONAL POLLUTION LIABILITY EXTENSION	\$
				(Per Occurrence)	\$
				(Aggregate)	\$
AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> DESCRIBED AUTOMOBILES <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> LEASED AUTOMOBILES <small>** ALL LEASED IN EXCESS OF 30 DAYS WHERE THE INSURED IS REQUIRED TO PROVIDE INSURANCE</small>	Aviva Insurance Co 67412358764	2020-12-21	2021-12-21	BODILY INJURY AND PROPERTY DAMAGE COMBINED	\$ 5,000,000.00
				BODILY INJURY (Per Person)	\$
				BODILY INJURY (Per Accident)	\$
				PROPERTY DAMAGE	\$
EXCESS LIABILITY <input type="checkbox"/> UMBRELLA FORM <input type="checkbox"/> OTHER THAN UMBRELLA FORM (specify)				EACH OCCURRENCE	\$
				AGGREGATE	\$
OTHER LIABILITY (SPECIFY) <input checked="" type="checkbox"/> Pollution Liability	Victor Insurance PCT48382462	2020-12-31	2021-12-31		\$5,000,000.00 Limit \$5,000.00 Deductible

ADDITIONAL INSURED NAME AND MAILING ADDRESS	DESCRIPTION OF OPERATIONS/LOCATIONS/AUTOMOBILES/SPECIAL ITEMS

CERTIFICATE HOLDER – NAME AND MAILING ADDRESS	CANCELLATION
	Should any of the above policies be cancelled before the expiration date thereof, the issuing company will endeavour to mail 30 days written notice to the certificate holder named on the left, but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives.

	COMPANY: McFarlan Rowlands Insurance Brokers Inc.	DATE 12-20-2020
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