

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 | |
|---|---|----------------------|
| 2224813 Ontario Inc. o/a 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 GLT518584 | 2019-12-21 | 2020-12-21 | 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 | \$ 1,000,000.00 |
| | | | | 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 674125876 | 2019-12-21 | 2020-12-21 | 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 PCT488246 | 2019-05-07 | 2020-12-31 | | \$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. |

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| | COMPANY: McFarlan Rowlands Insurance Brokers Inc. DATE 06/06/2020 |
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