

# CERTIFICATE OF LIABILITY 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.

|   |   |
|---|---|
| <b>1. CERTIFICATE HOLDER – NAME AND MAILING ADDRESS</b><br>To Whom it May Concern | <b>2. INSURED'S FULL NAME AND MAILING ADDRESS</b><br>Ontario New England Express Inc.<br>8450 Lawson Road Unit 1&2<br>Milton, ON<br>L9T 0J8 |
|---|---|

**3. DESCRIPTION OF OPERATIONS/LOCATIONS/AUTOMOBILES/SPECIAL/ITEMS TO WHICH CERTIFICATE APPLIES** (but only with respect to the operations of the Named Insured)  
**Operations:** Common Carrier/Transportation - Policy contains OPCF27B Legal Liability for damage to Non-Owned Trailers, subject to \$150,000 Limit/\$5,000 All Perils Deductible  
**RE: Proof of Insurance**

**4. COVERAGES**

This is to confirm that the policies of insurance listed below have been issued to the insured named above for the policies period indicated notwithstanding any requirement, Terms or conditions 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<br>YYYY/MM/DD | EXPIRY DATE<br>YYYY/MM/DD | LIMITS OF LIABILITY<br>(Canadian dollars unless indicated otherwise)  |       |                     |
|--|---|------------------------------|---------------------------|---|-------|---------------------|
|  |   |                              |                           | COVERAGE  | DED   | AMOUNT OF INSURANCE |
| <b>COMMERCIAL GENERAL LIABILITY</b><br><input type="checkbox"/> Claims Made OR <input checked="" type="checkbox"/> Occurrence<br><input checked="" type="checkbox"/> Products and/or completed operations<br><input checked="" type="checkbox"/> Employer's Liability<br><input checked="" type="checkbox"/> Cross Liability<br><br><input checked="" type="checkbox"/> Tenants Legal Liability<br><input type="checkbox"/> Pollution Liability Extension              | AIG Insurance Company of Canada<br><br>RMGL9897602          | 2022/08/01                   | 2023/08/01                | Commercial General Liability Bodily Injury & Property Damage Liability – General Aggregate  |       | 2,000,000           |
|  |   |                              |                           | - Each Occurrence   |       | 2,000,000           |
|  |   |                              |                           | Products and Completed Operations Aggregate   |       | 2,000,000           |
|  |   |                              |                           | <input type="checkbox"/> Personal Injury Liability<br><input checked="" type="checkbox"/> Personal and Advertising Injury Liability |       | 2,000,000           |
|  |   |                              |                           | Medical Payments  |       | 10,000              |
|  |   |                              |                           | Tenants Legal Liability<br>Pollution Liability Extension  |       | 2,000,000           |
| <input checked="" type="checkbox"/> Non-Owned Automobiles<br><input checked="" type="checkbox"/> Hired Automobiles   | AIG Insurance Co of Canada RMGL9897602                      | 2022/08/01                   | 2023/08/01                | Non-Owned Automobiles   |       | 2,000,000           |
| <b>AUTOMOBILE LIABILITY</b><br><input type="checkbox"/> Described Automobiles<br><input checked="" type="checkbox"/> All Owned Automobiles<br><input checked="" type="checkbox"/> Leased Automobiles<br><input checked="" type="checkbox"/> OPCF5 Permission to Rent of Lease<br><input checked="" type="checkbox"/> OPCF21 Blanket Fleet Endorsement<br><small>All Automobiles Leased in excess of 30 days where the insured is required to provide insurance</small> | AIG Insurance Company of Canada<br><br>RMBA12670838         | 2022/08/01                   | 2023/08/01                | Bodily Injury and Property Damage Combined  |       | 2,000,000           |
|  |   |                              |                           | Bodily Injury (Per Person)  |       |                     |
|  |   |                              |                           | Bodily Injury (Per Accident)  |       |                     |
|  |   |                              |                           | Property Damage   |       |                     |
| <b>EXCESS LIABILITY</b><br><input checked="" type="checkbox"/> Umbrella Form<br><input type="checkbox"/>   | Brownstone Insurance Managers<br>CTIC0020U                  | 2022/08/01                   | 2023/08/01                | Each Occurrence   |       | 3,000,000           |
|  |   |                              |                           | Aggregate   |       |                     |
|  |   |                              |                           | Self Insured Retention  |       | 10,000              |
| <b>OTHER LIABILITY (SPECIFY)</b><br><input checked="" type="checkbox"/> Motor Truck Cargo<br><input checked="" type="checkbox"/> Including Loading/Unloading<br><input type="checkbox"/><br><input type="checkbox"/>   | AIG Insurance Company of Canada<br>RMBC29331550<br>CTIC020E | 2022/08/01                   | 2023/08/01                | Broad Form  | 2,500 | 500,000             |
|  |   |                              |                           |   |       |                     |
|  |   |                              |                           |   |       |                     |
|  |   |                              |                           |   |       |                     |

**5. CANCELLATION**  
 Should any of the above policies be cancelled before the expiration date thereof, the issuing company will endeavor to mail 15 days written notice to the certificate holder named above, but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives.

|   |  |
|---|--|
| <b>6. BROKERAGE/AGENCY FULL NAME AND MAILING ADDRESS</b><br><br>StoneRidge Insurance Brokers<br>1336 Sandhill Drive Unit 3<br>Ancaster, Ontario L9G 4V5 | <b>7. ADDITIONAL INSURED NAME AND MAILING ADDRESS</b><br><small>(BUT ONLY WITH RESPECT TO THE Commercial General Liability policy and the OPERATIONS OF THE Named Insured)</small><br><br>Proof of Insurance |
|---|--|

|  |  |
|--|--|
| <b>8. CERTIFICATE AUTHORIZATION</b><br>Issuer StoneRidge Insurance Brokers<br>Authorized Representative Ruth Morrison, Account Manager | Contact Number(s)<br>Type <b>Phone</b> No <b>(905) 648-6767</b> Type <b>Fax</b> No <b>(905) 648-7399</b> |
|--|--|

Signature of Authorized Representative *Ruth Morrison* Date 7/25/2022 Email Address certificates@stoneridgeinsurance.ca