

## HOME INSPECTOR PROGRAM PROFESSIONAL LIABILITY AND GENERAL LIABILITY Certificate of Insurance

**Certificate No.:** AIBQ2024-0180

**Date Issued:** February 19, 2024

**Name and Address of "Named Insured":**

Inspection de bâtiment BeauRegard, Eric Beauregard  
1940 chemin St-Roch Sud  
Sherbrooke, Quebec  
J1N 0B2

**Operating address of Named Insured:**

If different from above

**Master Program Policy No.:**

AIBQ2024

**Master Program Policy Period:**

February 27, 2024 to February 27, 2025  
12:01 A.M. local time at the postal address of the Insured shown above

**Business Operations:**

Visual, Non-Destructive Inspections of Residential and Commercial Properties, Asbestos and Mold Sampling, Chimney Inspections, "Lite" Commercial Inspections, Residential Dwellings, Water Sampling (for 3rd Party Testing), Drone Use (including drones less than 250 grams)

**Policy Period:**

February 27, 2024 to February 27, 2025  
12:01 A.M. local time at the postal address of the Insured shown above

### PROFESSIONAL LIABILITY

**Limit(s) per Named Insured:  
Claims Made Form**

\$1,000,000 per claim  
\$1,000,000 aggregate

**Endorsement(s) & Exclusion(s):**

Radon Testing Endorsement  
Oil Tank General Endorsement  
Asbestos General Endorsement  
Asbestos Testing Endorsement  
Express Warranty Exclusion  
Plagiarism and Intellectual Property Exclusion  
Prior Acts Endorsement  
Fees and Commissions of Insured Endorsement

**Deductible(s):**

\$2,500 each claim per Insured

**Retroactive Date(s):**

**Total Premium for Professional Liability:**

\$3,338.00

**Minimum and Retained Premium:**

All premiums are 100% minimum and fully retained

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**COMMERCIAL GENERAL LIABILITY**

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**Limit(s) per Named Insured:**

Bodily Injury, Property Damage, and Products and Completed Operations:	\$1,000,000 each occurrence and aggregate per "Insured"
Personal and Advertising Injury:	\$1,000,000 each occurrence and aggregate per "Insured"
Medical Payments:	\$50,000 per person
Tenant's Legal Liability:	\$1,000,000 any one premises
Legal Liability for Hired Auto:	\$50,000 each occurrence and aggregate per Insured
Standard Non-Owned Auto:	\$1,000,000 each occurrence per "Insured"

**Endorsement(s) & Exclusion(s):**

Cyber Exclusion  
Data Exclusion  
Terrorism Exclusion  
Fungi & Fungal Derivatives Exclusion  
Communicable Disease Endorsement (Liability)

**Crime:**

Coverage 1 – Employee Dishonesty:	\$10,000 each occurrence
Coverage 2 – Theft, Robbery or Burglary:	\$10,000 each occurrence
Coverage 3 – Fraud:	\$10,000 each occurrence
Coverage 4 – Expenses	\$5,000 Blanket Limit

**Deductible(s):** \$2,500 each occurrence per Insured

**Total Premium for Commercial General Liability:** \$400.00

**Minimum and Retained Premium:** All premiums are 100% minimum and fully retained

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**PROPERTY- Optional**

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**Limit(s):**

Tools & Office Contents: \$15,000

**Endorsement(s) & Exclusion(s):** Communicable Disease Endorsement

**Deductible(s):** \$2,500 each occurrence per Insured

**Total combined Premium for Property:** \$100.00

**Minimum Retained Premium:** All premiums are 100% minimum and fully retained

**Total Combined Premium** \$3,838.00

This document contains a summary of the information found in the insurance contract. Coverage is subject to the conditions, limits and exclusions of the contract issued by the Insurer

**BFL CANADA Risk and Insurance Services Inc.**

Signed on February 19, 2024



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Authorized Representative