

CCP Engineering Inc. – Coverage Summary

Policy Period	November 01, 2022 to November 01, 2023
Company	Certain Underwriters at Lloyd's of London
Policy Number	SWG1018518
Perils	All Risks unless specifically excluded in wording
Locations Insured	#1 - Unit 9 - 50 Steels Avenue Milton, ON L9T 4W9
Property Insurance: Broad Form	
Contents of Every Description	\$25,000
Terms:	
Deductible	██████
Basis of Settlement	Replacement Cost
Extensions of Coverage:	
Sewer Back Up	\$10,000
Deductible per occurrence	██████
Commercial Condominium Unit Owners	
Coverage A - Condominium Unit	\$25,000
Coverage B - Unit Improvements and Betterments	\$25,000
Coverage C - Loss Assessment	\$25,000
Terms:	
Deductible	\$ ██████
Commercial General Liability	
General Aggregate	\$5,000,000
Bodily Injury & Property Damage Limit	\$5,000,000
Products/Completed Operations Aggregate Limit	\$5,000,000

Personal and Advertising Injury – Any One Person	\$5,000,000
Deductible	██████
Personal and Advertising Injury – Any One Organization	\$5,000,000
Deductible	██████
Medical Expense – Any One Person	\$10,000
Medical Expense – Aggregate	\$25,000
Tenants' Legal Liability – Any One Premises	\$250,000
Deductible	██████
Forest Fire Expenses	Included
Employers' Bodily Injury Liability	Included
Employee Benefits	Included
Terms:	
Bodily Injury & Property Damage Deductible	██████
Non-Owned Automobile	\$5,000,000
SEF 94 – Legal Liability for Damage to Hired Automobiles	\$50,000
All Perils Deductible	██████
SEF 99 – Excluding long term leased vehicle endorsement	Included
SEF 96 - Contractual Liability Endorsement	Included
O.E.F. 98B – Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement	Included
Professional Liability	Claims Made
Each Claim Limit	\$5,000,000
Deductible	██████
Aggregate Limit	\$5,000,000

Retroactive Date	November 01, 2015
Disciplinary Proceedings Limit – Aggregate Limit	██████████
Deductible	██████████

Premium Adjustment Basis:

<i>Operations</i>	<i>Revenue Base</i>	<i>Rate per \$1000</i>

Cyber Liability	
Cyber Coverage	\$100,000
Waiting Period	12 Hours
1.A Business Interruption	\$100,000
1.B Digital Asset Destruction	\$100,000
1.C Incident Response Expenses	\$100,000
1.D Cyber Extortion	\$100,000
2.A Regulatory Defense and Penalties	\$100,000
2.B Payment Card Industry Fines and Expenses	\$100,000
2.C Security and Privacy Liability	\$100,000
2.D Multimedia Liability	\$100,000
Waiting Period	12 Hours
Terms:	
Deductible	██████████

Forms and Endorsements

Descriptions
Declaration of Emergency Endorsement
Statutory Conditions

Insuring Agreement and Miscellaneous Clauses
Business Package Extension Endorsement
Property Occurrence Deductible Endorsement
Burglar Alarm Warranty
Short Rate Table
Communicable Disease Endorsement
Commercial Building, Equipment and Stock (Broad Form)
Replacement Cost Endorsement applicable to Commercial Broad Form - Excluding Stock
Sewer Back-Up Endorsement
Commercial Condominium Unit Owners Endorsement
Commercial General and Professional Liability
Mandatory Compulsory Attachments Clause
Statutory Conditions and General Conditions
Sub-Contractor Protocol
Employee Benefits Extension
Costs Inclusive Endorsement
Limited Pollution Liability Endorsement
OEF98B - Reduction of Coverage for Lessees or Drivers of Leased Vehicles
Short Rate Cancellation Table
U.S.A. Limitation Endorsement
Employers' Bodily Injury Liability Extension
Project Managers Extension
Forest Fire Expenses Coverage
Sub Contractor Protocol
Commercial General and Professional Liability
Short Rate Cancellation Table
U.S.A. Limitation Endorsement
Project Managers Extension
Sub Contractor Protocol
Mandatory Compulsory Attachments Clause
Statutory Conditions and General Conditions
Sub-Contractor Protocol
Costs Inclusive Endorsement
Cyber Endorsement
Short Rate Cancellation Table
Mandatory Compulsory Attachments Clause

Exclusions
Vacancy for more than 30 days



Pollution
Pressure Vessels
Wear and Tear
Terrorism Exclusion
Data Exclusion
Automobiles, Watercraft or Aircraft
Consequential Loss
Property while waterborne
War & Nuclear
Fungi and Fungal Derivatives Exclusion Endorsement
Standard Mortgage Clause; Pollution/Contamination Exclusion & Debris Removal: Asbestos Exclusion
Expected or Intended Injury from the standpoint of the Insured
Workers Compensation
Professional Services
Explosion, Collapse, Underpinning
USA Employers Liability Exclusion
Cyber and Data Exclusion
Fungi (Mold)
Product Recall
War, Nuclear, Asbestos and Pollution Exclusion
Automobile, Watercraft, Aircraft
Sanction Limitation and Exclusion Clause
Communicable Disease Exclusion
Manual Work Exclusion
Deliberate Fraudulent Act or Omission
Pending or Prior Proceedings
Bodily Injury and Property Damage

