

**Combined Contractors Policy
Comprehensive Insurance Program
Policy Number: 2009925**



Named Insured: Urban Glass Ltd.

This Policy of Insurance consists of five pages including this cover. On Page 3, the eight types of Coverage available for purchase are described under Section 1, 2,3,4,5,6,7 and 8 of this Policy consists of a Schedule which specifies basic policy information including which of the eight types of coverage, and what limits of liability for each applicable coverage, have been purchased by the Insured. Page 4 of this Policy contains extensions which apply to any and all of the coverages purchased by the Insured. Endorsements may be issued on this policy, from time to time.

**HUB International Canada Co. dba
HUB International Barton Insurance Brokers
1736A Island Highway, Victoria, B.C. V9B 1H8
Telephone: (250) 474.2310 Fax: (250) 474.2311**

HUB International Issuing Insurance Companies

HUB International Canada West Co. dba HUB International Barton Insurance Brokers acts as an Approved Coverholder on behalf of the following insurance companies:

Certain Lloyd's Underwriters under Agreement Number: 10LBA200 Section 1, 3, 4 & 7

The insurance company identified above is individually responsible for their indicated percentage of the coverages provided in this policy. The liability of the insurance company identified above is several and not joint.

HUB International Canada West Co. dba HUB International Barton Insurance Brokers is not an insurance company and does not provide any coverages with respect to this policy.

All references to HUB International Canada West Co. dba HUB International Barton Insurance Brokers should be read as acting on behalf of the above named issuing Insurance companies.

HUB International Canada West Co. dba HUB International Barton Insurance Brokers has the authority to issue this insurance policy on behalf of the above named insurance companies.

THIS POLICY CONTAINS A CLAUSE(S) THAT MAY LIMIT THE AMOUNT PAYABLE



HUB International Canada West Co. dba HUB International Barton Insurance Brokers

Policy Number: 2009925

Total Annual Premium: \$1,150. CAD
Minimum & Retained: \$ 230. CAD

SCHEDULE – INSURED COPY

- Item 1.** **Named Insured:** Urban Glass Ltd.
Address: 201 – 1106 Ausin Avenue, Coquitlam, B.C. V3K 3P5
- Item 2.** **Policy Period:** From September 10, 2010 to September 10, 2011
beginning and ending at 12:01am at the address of the Named Insured stated in Item 1 above
- Item 3.** The Insurance afforded is only with respect to the coverages and limits of liability purchased by the insured, as indicated in the table below.


<input checked="" type="checkbox"/> Essential	Coverages and Limits Purchased				<input type="checkbox"/> Enhanced
Coverage	Purchased	Limits of Liability	Deductible	Premium	
Section 1 Property (Building & Contents)	No	\$15,000 CAD	\$1,000	Included	
Section 2 Business Interruption	No	Not Covered	\$1,000	Not Covered	
Section 3 Commercial General Liability	Yes	\$2,000,000 CAD	\$1,000	Included	
Subject to Summary and Lloyds Mandatory Wordings, Conditions, Clauses, Endorsements, Warranties and Exclusions attached					
Section 3 Excess Commercial General Liability	No	Not Covered	\$1,000	Not Covered	
Section 4 Non – Owned Automobile Liability	Yes	\$2,000,000 CAD	\$1,000	Included	
Section 5 Umbrella Liability	No	Not Covered	\$1,000	Not Covered	
Section 6 Crime	No	Not Covered	\$250	Not Covered	
Section 7 Additional Coverages – Inland Marine	Yes	Refer to attached automatic Inland Marine Extensions	\$1,000	Included	
Section 8 Equipment Breakdown	No	Not Covered	\$1,000	Not Covered	

This Schedule of Insurance should be read in conjunction with the policy summary sections as per attached.

- Item 4.** The nature of the Insured's business or operation in respect of which this policy is effected is: Glass Sales and Installation
- Item 5.** The location or locations of the premises in or about which the coverage granted by this Policy is to apply is or are as follows: 201 – 1106 Ausin Avenue, Coquitlam, and B.C. V3K

Essential Endorsements			
Number	Effective Date	Description	Premium
1	September 10, 2010	Automatically Provided Unique Business Interruption Extensions	Included
2 - 3	September 10, 2010	Automatically Provided Unique Inland Marine Extensions	Included

In witness whereof this policy has been signed as authorized by certain Lloyd's Underwriters, HUB International Canada West Co. dba HUB International Barton Insurance Brokers.


 Per _____
 Authorized Representative

September 14, 2010
 Dated _____



HUB International Canada West Co. dba HUB International Barton Insurance Brokers

AUTOMATICALLY PROVIDED ESSENTIAL BUSINESS INTERRUPTION EXTENSIONS

Number	Description	Limit
1	Loss of Revenue Endorsement Form for Combined Contractors Equipment Policy – provides coverage for “Business” being interrupted resulting from loss or damage to: - “Premises” Location; - Loss at a Construction Site; or - Loss at other locations where Contractors Equipment, tools or any property insured by this policy are damage by a insured peril;	S 5,000 CAD

AUTOMATICALLY PROVIDED ESSENTIAL ADDITIONAL COVERAGES - INLAND MARINE EXTENSIONS

Number	Description	Limit
2	Tool Floater (Unscheduled Tools Usual to Insured’s Business) – All Risks	S 5,000 CAD
3	Installation Floater	S 5,000 CAD

SCHEDULE OF CONTRACTORS EQUIPMENT

Number	Description	Limit
4	Contractors Equipment Floater (Unscheduled Equipment Usual to Insured’s Business) – All Risks	Not Covered

ADDITIONAL INSUREDS (Applies to Section 3, 4 & 7)

None Advised

