

BROKER: PROfur o/b KRS Insurance Brokers Inc.
241 Main St S
Newmarket ON L3Y 3Z4 **1-888-577-3210**
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NAMED INSURED AND CONTACT INFORMATION

Rebecca Lui
O/A Barks N Purrs
203-21 Burkebrook Pl
East York ON M4G 0A2
info@barksnpurrs.com

INSURING COMPANY: Intact Insurance Company
Certificate Number: P1816
Master Policy Number: 501167556

Account # BARKS12
Date of Certificate: November 01, 2023
Effective Date: January 03, 2024 12:01 AM
Expiration Date: January 03, 2025 12:01 AM
Status: Renewal
(All times are local at the insured's mailing address)

LOCATION OF OPERATIONS

203-21 Burkebrook Pl
East York ON M4G 0A2

BUSINESS OPERATIONS INSURED

Boarding/Daycare (pets kept at your location)				
– Max # of Dogs/Cats At Any One Time			3	
Off-Leash Walking (incl. off-leash dog parks)			No	
– Max # of dogs walked at once per walker			4	
	EMPLOYEES		CONTRACTORS	
	FULL	PART	FULL	PART
Dog Walking	1	0	2	5
Pet Sitting (pets kept at your client's home)	1	0	2	5

CONTRACTOR(S) COVERED:

Independent Contractors are only covered by this policy if they are under agreement with the Named Insured AND if contractors are indicated above for the specified service.

This is to certify that the policy of insurance indicated on this Certificate has been issued to the insured named above for the policy period indicated here, notwithstanding any requirements, term or condition of any contract or other document with respect to which this certificate may be issued. The insurance afforded by the policies described herein is subject to all the terms, exclusions and conditions of such policies. All limits shown are in Canadian dollars. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

PET COVERAGES

COVERAGE (Customer's pets unless otherwise specified)	LIMIT
Injury, Loss or Death (incl. Emergency Vet Expenses)	\$10,000 per pet/\$50,000 per occurrence
Runaway Recovery Expenses & Reward	\$5,000 aggregate
Emergency Removal	\$2,000 per occurrence

DEDUCTIBLES

Injury, Loss or Death (incl. Emergency Vet Expenses)	\$200
Runaway Recovery Expenses & Reward, Emergency Removal	\$0

PROPERTY & CRIME COVERAGES

COVERAGE	LIMIT	CO-INSURANCE
Building	\$0	90%
Contents of Every Description	\$10,000	90%
Property Floater	\$10,000	100%
Equipment Breakdown	\$0	
Privacy Breach Expenses	\$0 aggregate	
Bonding	\$50,000 aggregate	
Lost Key-Customer's Home	\$10,000 (\$0 deductible)	

DEDUCTIBLES

General Deductible	\$500
Sewer Backup	\$2,500
Flood	\$25,000
Earthquake greater of 3% or \$50,000	
Privacy Breach	\$1,000

TYPE OF COVERAGE

Broad Form/Multi-Peril
Replacement Cost Endorsement
Actual Cash Value - Stock

BUSINESS INTERRUPTION COVERAGES

COVERAGE	LIMIT
Profits	Actual Loss Sustained
Profits Indemnity Period:	When business achieves level of profit it would have been at had no losses occurred, maximum 12 months.
Extra Expense	\$50,000
Ordinary Payroll	\$0
Privacy Breach	\$0 Aggregate

LIABILITY COVERAGES

COMMERCIAL GENERAL LIABILITY-OCCURRENCE BASIS	LIMIT
Bodily Injury/Pet Injury & Property Damage	\$2,000,000 Per Occurrence
Professional Liability	\$2,000,000 Aggregate
Abuse Liability	\$2,000,000 Aggregate
General Aggregate	\$5,000,000
Products & Completed Operations	\$2,000,000 Aggregate
Personal & Advertising Injury	\$2,000,000 Per Person or Organization
Employment Practices Liability	\$25,000 Aggregate
Tenants Legal Liability	\$500,000
Non-Owned Auto Liability	\$2,000,000
Privacy Breach Legal Expenses (claims made basis)	\$0 Aggregate

DEDUCTIBLES

Bodily Injury/Pet Injury	\$0	Employment Practices	\$1,000
Property Damage	\$1,000		

MORTGAGEE/LOSS PAYEE/ADDITIONAL INSURED

Additional Insured - City of Toronto Licensing Services (850 Coxwell Ave, East York, ON M4C 5R1)

SPECIAL ITEMS

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DISCOUNTS APPLIED

Claims Free	Yes	Pet First-Aid (exp.2024)	Yes
PSI Member	Yes		

POLICY PREMIUM: \$873

NOTABLE CONDITIONS

General Exclusions & Limitations

- Nutrition counselling and diagnosing of medical conditions are not permitted.
- Veterinarian or death expenses due to any disease or parasitic infestation, or the treatment for any disease or parasitic infection are excluded (note that this is insured by your liability coverage).
- Medications must only be administered if and as directed by a veterinarian or the pet owner.
- This policy does not insure your vehicle, or any equipment attached to it.
- Loss or damage to property, such as contents and buildings, caused by any virus, bacteria, or other micro-organisms is not covered nor does it cover any resulting business interruption losses.
- Cyber incidents such as ransomware, negotiating with cyber extortionists, loss of business caused by your computer system, phone, or website being hacked, data restoration, fraudulent electronic transfers of funds from your bank account are not covered.
- Liability for online content such as videos, blogs, streaming, or social media posts is not covered for allegations of libel, slander, defamation, copyright or trademark infringement, plagiarism, or misappropriation of ideas.
- Pet taxi and poop & scoop services are covered provided they are each less than 15% of your total revenue.
- Nail trims, washing, and brushing of pets are covered.
- Retail sales, including on-line sales, are covered provided revenue from retail sales is less than 50% of your total revenue
- Sales of products or providing services to customers located outside of Canada is not permitted unless otherwise indicated on this Certificate of Insurance.

Boarding/Daycare

- Covers caring for domestic house pets at your location, including dogs, cats, and incidental care of rodents, ferrets, rabbits & reptiles, excluding pets that are restricted, illegal, venomous or poisonous.
- Caring for pets at an employee's or contractor's home is not permitted unless otherwise specified.
- Current vaccinations or titer tests are required for dogs and cats. Dogs: DHPP or an equivalent, and rabies. Cats: FVRCP or an equivalent, and rabies.

Dog Walking

- You are not covered for off-leash dog walking, meaning dogs must be kept on a leash while they are outside. If you intend to walk dogs off-leash or go to an off-leash dog park, contact PROfur to change your coverage.
- The maximum number of dogs that can be walked at once is indicated under the Business Operations Insured section.
- Snow removal is not covered. Clearing a path in snow so you can safely access a customers' home is permitted as long as you are not paid to do it and it is not a service that you are contracted to provide.
- Dogs being walked are required to have current vaccinations or titer tests for rabies and DHPP (or an equivalent).
- Dog walkers must be a minimum of 18 years old and not have a conviction for theft or fraud.


Pet Sitting

- Covers caring for domestic house pets in your client's own home, including dogs, cats, rodents, ferrets, rabbits, reptiles, fish, and birds, along with incidental house sitting which includes bringing in mail/newspapers, taking out garbage, watering plants, alternating lights/blinds, and checking heat/water/security of the premises.
- Snow removal & lawn care services are not covered. Clearing a path in snow so you can safely access a customers' home is permitted as long as you are not paid to do it and it is not a service that you are contracted to provide.
- Pet sitters must be a minimum of 18 years old and not have a conviction for theft or fraud.

This Certificate of Insurance is made and accepted subject to the foregoing stipulations and the conditions of the **Master Policy #501167556** issued by Intact Insurance Company. This Certificate, along with the Master Policy and its Endorsements, shall constitute the Contract between the Insured and the Insurer. This Certificate presents a summary of coverage provided by the Master Policy and is subject to all the terms, exclusions and conditions of the Master Policy. No officer, agent or other representative of the Insurer shall have the power to waive or be deemed to have waived any provision or condition of this certificate unless such waiver, if any, is written hereon or attached to this Certificate, nor shall any privilege or permission affecting the insurance under this Certificate exist or be claimed by the Insured, unless so written or attached.

In witness whereof,

the Insurer, Intact Insurance Company, has duly authorized KRS Insurance Brokers Inc. o/a PROfur to execute and sign this Certificate of Insurance.



AUTHORIZED REPRESENTATIVE

Issued on behalf of Intact Insurance Company

THIS POLICY MAY CONTAIN A CLAUSE(S) WHICH LIMITS THE AMOUNT PAYABLE.