

2459753 ALBERTA LTD
1320 41 ST SE
CALGARY AB T2A 1K6



Call.

REINHEIMER INSURANCE & INVESTMENTS INC. at
403-221-7242



Click.

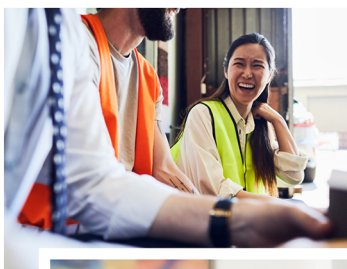
cooperators.ca



Come in.

REINHEIMER INSURANCE & INVESTMENTS INC.
30-95 EAST HILLS BLVD SE
CALGARY, AB T2A 6J8

Your **business insurance** policy renewal



Important information

Page 3

Your Certificate of Insurance

Page 4

Thank you for choosing Co-operators.

Please review your documents carefully and if you have questions, contact us.
We're here to help.

Our privacy policy and disclosure of compensation can change from time to time. To read the latest version, visit cooperators.ca

The policy contains a clause that may limit the amount payable.

Need expert advice? We've got that covered too.

You can count on Co-operators for expert advice. As our valued client, you can enjoy the peace of mind that comes from complimentary access to:

Risk-free claims advice: Our Claims Guarantee lets you ask our experts for advice about a potential claim without having to worry. The information you share will not be used to increase your premiums or cancel your coverage. Call our claims experts at 1-877-682-5246 or 1-877-594-2667 in Quebec.

Cyber Security resources and advice: Business insurance clients get free access to the expert advice, loss prevention and risk management services of CyberScout®. Visit cooperators.breachresponse.ca and register with "Cooperators1" for **both** the username and password. Then, follow the prompts to create a personal account. You can also call CyberScout toll-free at 1-833-258-4394.

Legal assistance: Call our helpline and talk to a lawyer for confidential general legal assistance. It's an included service that covers almost any topic: from contract disputes to employment or business-related issues, property concerns, tax investigations, and more. Our Legal Assistance Helpline is available from 8 a.m. to midnight local time, and 24/7 in emergency situations. Simply call (toll-free) 1-855-953-1431.

This service is administered by ARAG Legal Solutions Inc.

Get down to business by going paperless



**Scan to access
Online Services
today!**

This easy-to-use portal offers secure, 24/7 access to your Co-operators account. Which means you can easily view and download your policies,* whenever you need them.

For added convenience, go paperless by visiting "Profile and Preferences." You'll receive timely email notifications around policy updates and billing.

*Not all policies are available through your Online Services account.



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youtube.com/CooperatorsInsurance

Changes to your policy

Updates to the Commercial General Liability Policy

There have been some changes to the Commercial General Liability coverages to respond to the evolving industry standards. Here are the most important updates:

- We've added an exclusion for Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS). This excludes all coverage for liability arising out of PFAS substances and goods or products that contain PFAS substances.
- We've added a definition for Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS) to provide clarity on which substances are excluded.
- We've revised the definition of "Abuse" to add the term "human-trafficking". This is to clarify that the Abuse Exclusion includes human-trafficking.
- We've made additional changes to the number formatting for endorsements to be consistent with the Commercial General Liability policy. This won't affect your coverage. You'll receive another message for any impacted endorsements.

Contact us with any questions or to request a copy of the new wording.

Updates to the Privacy Breach Expense Form wording

We've added a new exclusion and some new definitions to our Privacy Breach Expense wording.

Our new War and Cyber Operation exclusion states that coverage will not apply to any privacy breach event arising from war or cyber operations (including cyber attacks carried out by a state in or in preparation for war).

We've also added definitions for Cyber Operation, Cyberterrorism, Essential Service, Outside Service Provider, State, and War.

You can find the updated wording near the end of this document. If you have any questions, contact us.

INSURED

2459753 ALBERTA LTD
1320 41 ST SE
CALGARY AB T2A 1K6

Business Insurance Policy No. 4002173515

Underwritten by Co-operators General Insurance Company
(Hereinafter called the Insurer)

This Certificate of Insurance summarizes your coverages, and shows your policy's effective and expiry dates.

Any premium reimbursement issued by Co-operators General Insurance Company, during the term of your policy, will be made payable to the payor on file, as per the information provided by the insured.

For more information on your property and liability coverages, refer to the Your Coverages section of this policy. For information on your policy coverages and discounts, refer to cooperators.ca.

EFFECTIVE DATE

June 25, 2025 at 12:01 AM

EXPIRY DATE

June 25, 2026 at 12:01 AM

All times are local times at the postal address of the Insured.

Questions?

REINHEIMER INSURANCE & INVESTMENTS INC. at
403-221-7242
30-95 EAST HILLS BLVD SE
CALGARY, AB T2A 6J8

Insurance is provided for only those locations, operations, coverages and limits specifically indicated herein.

The following forms are applicable to all Property and Loss of Income coverages on this policy:

Insuring Agreements and Common Definitions, Exclusions and Conditions Forms (as per Province)

Amendment to Policy and Statutory Conditions

Communicable Disease Exclusion

Operations: Tilework & terrazzo

Location: 1320 41 STREET SOUTHEAST, CALGARY, AB T2A 1K6

	CO-INSURANCE	DEDUCTIBLE	LIMIT
Miscellaneous Property			
Installation Floater Broad Form		\$1,000	\$10,000
Miscellaneous Property Floater Broad Form #1 - Replacement Cost	100%	\$1,000	\$5,000
Endorsement (New Equipment)			
Limited to a maximum of \$2,500 per item			
Crime			
Crime Standard Conditions Form			
Service Blanket Bond Form		\$1,000	\$10,000
Liability			

(continued)

The policy contains a clause that may limit the amount payable.

	CO-INSURANCE	DEDUCTIBLE	LIMIT
Commercial General Liability Policy - Occurrence Basis			
Bodily Injury and Property Damage Liability			
Each Occurrence Limit			\$2,000,000
Products-Completed Operations Aggregate Limit			\$2,000,000
Each Occurrence Deductible - Property Damage		\$1,000	
Personal and Advertising Injury Liability			\$2,000,000
Medical Expense Limit - Any One Person			\$25,000
Tenants' Legal Liability Limit - Any One Premises			\$2,000,000
Each Occurrence Deductible - Property Damage		\$1,000	
Non-owned Automobile Liability			\$2,000,000
Contractual Liability Endorsement			
Legal Liability for Damage to Hired Vehicles Endorsement		\$1,000	\$100,000
Excluding Long Term Leased Vehicle Endorsement			

	CO-INSURANCE	DEDUCTIBLE	LIMIT
Cyber Guard			
Privacy Breach Expense Form			
Aggregate Limit			\$25,000
Privacy Breach Expenses			\$25,000
Business Interruption			\$25,000
Waiting Period: 24 Hours			
Non-Taxable Premium			\$749.00
Taxable Premium			\$0.00
Total Policy Cost			\$749.00

Discounts

Your policy includes discounts for:

Claims Free



Robert Wesseling
President and Chief Executive Officer
Authorized Signature of Insurer

PRIVACY BREACH EXPENSE FORM

Various provisions in this policy restrict coverage. Read the entire form carefully to determine rights, duties and what is and is not covered.

This form applies to all locations insured under the policy and is subject to the terms, conditions, limitations and exclusions that are applicable to the policy to which this attaches.

Coverage A - Privacy Breach Expenses

The Insurer will indemnify the “insured” for “privacy breach expenses” incurred during the coverage period by the “insured”, or on the “insured’s” behalf, and with the Insurer’s prior consent, in order to:

- i. comply with any “privacy law” requirements for responding to an actual or alleged “privacy breach event”; or
- ii. minimize any potential long-term damage to the “insured’s” brand or reputation likely to result from an actual “privacy breach event”.

Coverage B - Business Interruption

The Insurer will indemnify the “insured” for “business interruption losses and extra expenses” incurred by the “insured” that directly results from the necessary interruption of the “insured’s” business, caused by a “privacy breach event”, which lasts more than 24 consecutive hours.

This Coverage B - Business Interruption will not apply to “business interruption losses and extra expenses” incurred by the “insured” after the earliest of:

- i. The date and time that the “insured’s” business resumes “normal operations” or would have resumed “normal operations” if the “insured” had exercised due diligence and dispatch; or
- ii. 60 days after the date and time that the “privacy breach event” is discovered by the “insured”.

Conditions

All “privacy breach expenses” and “business interruption losses and extra expenses” arising from or related to a “privacy breach event” shall be deemed to be incurred in the same coverage period as that “privacy breach event” is discovered by the “insured”, and must be claimed within one year of the date that “privacy breach event” is discovered by the “insured”.

This insurance only applies to “privacy breach expenses” and “business interruption losses and extra expenses” arising from or related to a “privacy breach event” first discovered by the “insured” during the coverage period.

The Insurer is not liable for “privacy breach expenses” or “business interruption losses and extra expenses” which arise from or are related to a “privacy breach event” that was not discovered by the “insured” during the coverage period and reported to the Insurer during the coverage period.

The “insured” shall with due diligence do and concur in doing and permit to be done all things which may be reasonably practicable to minimize, avoid or diminish any “privacy breach expenses” or “business interruption losses and extra expenses”.

Limit of Insurance

The Limit of Insurance shown for this form on the “Certificate of Insurance” is the maximum aggregate amount the Insurer will pay in a single coverage period in total for all “privacy breach expenses” and “business interruption losses and extra expenses” covered under this form, regardless as to the number of “privacy breach events”, locations, “insured” or the individuals whose “protected personal information” was or may have been impacted by “privacy breach events”.

No deductible is applicable to Coverage A - Privacy Breach Expenses or Coverage B - Business Interruption.

Who is an “Insured”

All of the following are included as an “insured” under this form:

- a. The “named insured”;
- b. Any subsidiary of the “named insured” but only with respect to “privacy breach event”, “privacy breach expenses”, or “business interruption losses and extra expenses” taking place while a subsidiary;
- c. If the “named insured” is:
 - i. An individual, “insured” includes the “named insured’s” spouse, but only with respect to the conduct of a business of which the “named insured” is the sole owner;
 - ii. A partnership, joint venture, limited liability partnership or limited liability company, “insured” includes the “named insured’s” members, partners, principals, stockholders or owners thereof and their spouses, but only with respect to the conduct of the “named insured’s” partnership, joint venture, limited liability partnership or limited liability company business and only while acting in their capacity as such;
 - iii. A business corporation, “insured” includes:
 1. The “named insured’s” or its subsidiaries’ present or past employees but only with respect to the conduct of the “named insured’s” or its subsidiaries’ business and only while acting within the scope of their duties as such;
 2. The “named insured’s” or its subsidiaries’ present or past officers and directors (whether elected, appointed, or de facto) but only with respect to the conduct of the “named insured’s” or its subsidiaries’ business and only while acting within the scope of their duties as such; and
 3. The “named insured’s” or its subsidiaries’ shareholders but only with respect to their liability as shareholders.

Definitions

All words and phrases in this form appearing in quotes shall have the meaning ascribed to such terms below. Defined words and phrases stated in the singular shall include the plural and vice versa.

- i. **“Business Interruption Losses and Extra Expenses”**: means the amount of “net income” which the “insured” does not earn as a direct result of the necessary interruption of the “insured’s” business, but which the “insured” would have earned had the “insured’s” business not been interrupted by a “privacy breach event”; and extra expenses incurred by the “insured”, with the Insurer’s prior approval, which are necessary for the sole purpose of reducing such loss of “net income”, provided such extra expenses would not have otherwise been incurred by the “insured” had the “privacy breach event” not occurred.
- ii. **“Computer System”**: means computer hardware, software, firmware, and components thereof, including electronic data stored thereon, which are linked together through a network of two or more computers, including such networks accessible through the Internet, intranets, extranets or virtual private networks. For greater clarity, “computer system” includes cloud-based computer hardware, software, firmware, and components thereof, including electronic data stored thereon.
- iii. **“Cyber Operation”**: means the use of a “computer system” by, at the direction of, or under the control of a “state” to:
 - a. Disrupt, deny access to, or degrade functionality of a “computer system”; or
 - b. copy, remove, manipulate, deny access to, or destroy information in a “computer system”.
- iv. **“Cyberterrorism”**: means any actual, alleged or threatened attack perpetuated electronically by any person or group, whether acting alone or on behalf of, or in connection with any organization or government, committed for political, religious, social, ideological or similar purposes, or with the apparent intention to cause harm or to

intimidate any person or entity in furtherance of such objectives, which results in total or partial interruption, degradation in service or failure of the “computer system” of the “insured” or of an “outside service provider” who operates or maintains a “computer system” on behalf of the “insured”.

- v. **“Denial of Service Attack”**: means an attack that sends an excessive volume of electronic data to a “computer system” in order to deplete such “computer system’s” capacity, and prevents authorized users from gaining access to such “computer system” in a manner in which they are legally entitled, provided such depletion of capacity is not caused by a mistake in determining capacity needs.
- vi. **“Essential Service”**: means a service that is essential for the maintenance of vital functions of a “state” including but not limited to financial institutions and associated financial market infrastructure, health services or utility services.
- vii. **“External Party”**: means any person or entity which is not an “insured” or the Insurer.
- viii. **“Insured(s)”**: any person listed or described in the Who is an “Insured” section of this form.
- ix. **“Malicious Code”**: means an unauthorized corrupting or harmful piece of code, including, but not limited to, computer viruses, Trojan horses, worms, time or logic bombs, spyware, malware or spider ware.
- x. **“Named Insured(s)”**: the person(s) identified as such in the “Certificate of Insurance” Page.
- xi. **“Normal Operations”**: means the business activities usually attended to by the “insured” to a level of revenues comparable to the same period the previous years.
- xii. **“Net Income”**: means the net income of the “insured” determined in accordance with accounting principles consistently applied from year to year employed under the method of accounting adopted by the “insured”.
- xiii. **“Outside Service Provider”** : a third party independent contractor that provides information technology or business process outsourcing services for the “insured’s” benefit under written contract with the “insured”. Such services include but are not limited to data hosting, security management, co-location, data storage, data backup, data processing, cloud services or computing, call centre services, fulfilment services, and logistical support.
- xiv. **“PIPEDA”** means the Personal Information Protection and Electronic Documents Act (Canada), SC 2000, c 5, as amended.
- xv. **“Privacy Breach Expenses”**: means the following expenses incurred by the “insured”, or on the “insured’s” behalf:
 - a. **Notification expenses**: necessary expenses incurred to provide notice to an identified individual of any actual or potential unauthorized disclosure of, or use of or access to “protected personal information” as a result of a “privacy breach event”;
 - b. **Credit monitoring**: costs incurred to provide credit monitoring expenses to an identified individual whose “protected personal information” was or may have been subject to unauthorized disclosure of, or use of or access to as a result of a “privacy breach event”;
 - c. **Data recovery expenses**: costs incurred to recover “protected personal information” which has been damaged or lost, while in the possession or control of the “insured”, as a result of a “privacy breach event”;
 - d. **Cyber investigation expenses**: costs incurred to pay an “external party” to conduct an investigation into a reported instance of unauthorized access to or use of a “computer system” to determine how and when the “computer system” was compromised in relation to a “privacy breach event”. Such costs do not include compensation, fees, benefits, overhead or the charges or expenses of any “insured”;
 - e. **Crisis management expenses**: costs incurred to pay a public relations firm, law firm or crisis management firm to perform crisis management services to minimize the potential harm to the “insured’s” reputation or

business arising from a “privacy breach event”. Such costs do not include compensation, fees, benefits, overhead or the charges or expenses of any “insured”; and

- f. **Legal defence expenses:** costs incurred solely for the defence of a claim against the “insured” seeking compensatory damages as a direct result of a “privacy breach event”.
- xvi. **“Privacy Breach Event”:** means any actual or alleged unauthorized (i) access to, (ii) use of, and/or (iii) disclosure of, “protected personal information” in the care, custody or control of the “insured”, which as a result of, the “insured”:
 - a. is required by “privacy law” to report such breach to a Federal or Provincial Privacy Commissioner, or similar official in a foreign jurisdiction, or
 - b. would have been required by “PIPEDA” to report such breach to the Federal Privacy Commissioner but for the application of a provincial privacy act, which has been deemed by the Government of Canada to be substantially similar to “PIPEDA”.
- xvii. **“Privacy Law”:** means the laws governing the protection, use or disclosure of personal information and includes “PIPEDA”.
- xviii. **“Protected Personal Information”:** means any information about an identifiable individual protected from unauthorized access, use or disclosure under any “privacy law”.
- xix. **“Security”:** means any hardware, software, firmware or physical barriers with a function or purpose to mitigate loss from, or prevent unauthorized access to, or unauthorized use of, or receipt or transmission of a “malicious code” by, or “denial of service attacks” to or from a “computer system”, or to restrict unauthorized access to premises where “protected personal information” is stored. “Security” includes, without limitation, locks, alarms, firewalls, filters, computer virus protection software, intrusion detection, the electronic use of passwords or similar identification of authorized users. “Security” also includes efforts to prevent theft of a password or access code by non-electronic means.
- xx. **“Security Failure”:**
 - a. A failure or inability of the “security” of the “insured’s” “computer system” to prevent unauthorized access to or unauthorized use of such “computer system”;
 - b. A “denial of service attack” or the receipt or transmission of a “malicious code” by the “insured’s” “computer system”;
 - c. A failure or inability to prevent the physical theft of “protected personal information” entrusted to the “insured” that is stored by or in the possession or control of the “insured”; or
 - d. Any of the above resulting from the theft of a password or access code which results from the failure to take reasonable efforts to secure passwords and access codes from theft by non-electronic means.
- xxi. **“State”:** means sovereign state.
- xxii. **“War”:** means armed conflict involving physical force:
 - a. By a “state” against another “state”, or
 - b. As part of a civil war, rebellion, revolution, insurrection, terrorism, martial law, confiscation by order of any government or public authority, military action or usurpation of power, whether war be declared or not.

Exclusions

- i. This form does not apply to any “privacy breach event”, arising out of, directly or indirectly resulting from, in consequence of, or in any way involving, attributable or related, in whole or in part, to:
 - a. **Dishonest Acts**

1. Any actual or alleged dishonest, fraudulent, criminal or malicious act or wilful error or omission committed by any “named insured”. This exclusion applies to all “insureds” whether or not they had consent or knowledge if the dishonest act is done by, or with the consent or knowledge, of any “named insured”.
2. Any actual or alleged dishonest, fraudulent, criminal or malicious act or wilful error or omission committed by any “insured” other than a “named insured”. Paragraph 2. of this exclusion i.a. does not apply to any “insured” that did not participate in or know about the dishonest act.

b. Prior Breaches

Prior “privacy breach events” known by the “insured” prior to the start of the coverage period.

c. Security Inadequacy

1. Any “security failure” occurring prior to the start of the coverage period if the “insured” knew or could have reasonably foreseen that this “security failure” could give rise to any “privacy breach expenses” or “business interruption losses and extra expenses”;
2. Any shortcoming in “security” that the “insured” knew about and for which corrective actions were not started within a reasonable delay prior to the “privacy breach event” occurring;
3. Any failure to ensure that any “computer system” used by the “insured” is protected by “security” practices and system maintenance procedures that are equal to or better than those commercially and readily available;
4. The “insured’s” failure to take steps to use, maintain or upgrade the “security”, including but not limited to running tests to identify possible “malicious code”, at a minimum on a monthly basis, and maintaining a firewall to protect its “computer system”;
5. The “insured’s” failure to, at a minimum on a monthly basis, use, maintain and test a backup system that creates archives and restore points of the “insured’s” “computer system”; or
6. The use of, or lack of performance of, software:
 - i. Due to its expiration, cancellation or withdrawal;
 - ii. That has not been updated to the latest version within a month of each update’s release;
 - iii. That has not yet been released from its developmental state;
 - iv. That has not been specifically authorized by the “insured”; or
 - v. That has not passed all test runs or proven successful in applicable daily operations.

d. War and Cyber Operation

1. “War”;
2. A “cyber operation” that is carried out as part of a “war”, or the immediate preparation for a “war”; or
3. A “cyber operation” that causes a major detrimental impact on:
 - i. The functioning of a “state” due to disruption to the availability, integrity or delivery of an “essential service” in that “state”; or
 - ii. The security or defence of a “state”.

However, this exclusion shall not apply to an act of “cyberterrorism” that is not carried out as a part of a “war” or “cyber operation”.

- ii. The Insurer will not be liable for that portion of a claim for “privacy breach expenses” or “business interruption losses and extra expenses” which are costs, expenses or losses incurred or payments arising out of, directly or indirectly resulting from, or in any way involving, attributable or related, in whole or in part to:

a. Expense Related to Other Information

Loss of information other than “protected personal information” in the care, custody or control of the “insured”.

b. Extortion Threat

Ransom payments or costs related to the payment of ransom including but not limited to the costs of security assistance, no matter the form of the extortion or blackmail.

c. Fines and Penalties

Assessments, fines, penalties, taxes, sanctions or other cost recovery mechanisms of payment card companies including but not limited to counterfeit card recovery costs, operating expense recovery costs, and assessments and/or disqualification for noncompliance.

d. Government Authority

Seizure, confiscation, nationalization, or destruction of the “insured’s” “computer system” by order of any government or public authority.

e. Wear and Tear

Wear and tear or gradual deterioration of any “computer system” of the “insured” or of an “external party” who operates or maintains a “computer system” on behalf of the “insured”.

f. Improvements

Update, restore, replace or otherwise improve any “computer system” to the level of functionality beyond that which existed prior to the discovery of the “privacy breach event” by the “insured” or to repair “computer system” errors or vulnerabilities caused by or identified as a result of a “privacy breach event”.

g. Liability

A claim made against the “insured”, and the defence costs and liability arising therefrom, except as described in item f of the “privacy breach expenses” definition.

Notice of Claims

As a condition precedent to coverage, the “insured” shall give immediate notice in writing to the Insurer of any “privacy breach event” for which the “insured” seeks coverage under this form. Within sixty (60) days of the “privacy breach event” being discovered by the “insured”, the “insured” shall, to the best of its ability, provide the following information in writing to the Insurer:

- i. The circumstances by which the “insured” first became aware of the specific “privacy breach events”;
- ii. The nature of the potential expenses that may arise from such specific “privacy breach events”; and
- iii. The name(s) of the potentially affected individuals and a date and description of the specific “privacy breach events”.