

| Effective Date | Expiry Date | Declaration of | Premium | Policy Number |
|---|--------------------|---|---------|-----------------|
| September 13, 2025 | September 13, 2026 | Renewal | \$1,493 | C 90221509-3 |
| 12:01 AM at your postal address as shown. | | 12:01 AM at your postal address as shown. | | Replaces Policy |
| Brackets indicate a return premium. | | | | |
| Billing Method: Monthly | | | | |

| Name and Postal Address of Insured | Broker Name and Address |
|---|--|
| 9138781 CANADA INC O/A IDEAL SIDING HAMILTON 21 KING ST W 5TH FLOOR HAMILTON ON L8P 4W7 | STONERIDGE INSURANCE BROKERS 1336 SANDHILL DRIVE UNIT 3 ANCASTER ON L9G 4V5 info@stoneridgeinsurance.ca |
| | ON 1706-01 Telephone (905) 648-6767 Fax (905) 648-7399 |

| Form | Property Description / Coverage | Amount or Limit of Liability (\$) |
|------|--|--|
| | <p>Automobile Insurance: This policy contains a partial payment of loss clause.</p> <p>Fire Insurance: This policy contains a clause which may limit the amount payable.</p> <p>For more information on our products, services and privacy policy please contact your broker or visit www.sgicanada.ca.</p> <p>OFFER TO RENEW - This document is an offer to renew your insurance coverage. Your coverage will be renewed if you pay your premium to the SGI CANADA by the due date shown on your monthly pay schedule.</p> <p>Only those Rider(s) and/or Clause(s) which represent a change to your policy are attached. It is strongly recommended that you read the entire policy carefully to ensure that you understand the coverage that is in place. If you have any questions, please contact your broker for assistance.</p> | |
| PL-6 | Communicable Disease Exclusion | |
| PL-3 | Declaration of Emergency Endorsement | |
| PL-4 | Decreasing Deductible Endorsement Your policy contains a clause which may reduce or eliminate your deductible. Please contact your broker. | |
| 9162 | Due Diligence and Dispatch Endorsement | |
| C-1 | <p>LIABILITY</p> <p>Commercial General Liability</p> <p>Each Occurrence Limit</p> <p>Products - Completed Operations Aggregate Limit</p> <p>Personal and Advertising Injury Limit - any one person or organization</p> <p>Medical Expense Limit - any one person</p> <p>Tenants' Legal Liability Limit - any one premises - Broad Form Coverage</p> <p>Employee Benefits Liability Limit Per Occurrence and Annual Aggregate Limit</p> <p>Description of Operations: Exterior siding (90% residential, 10% commercial) - 100% Subcontracted</p> | <p>5,000,000</p> <p>5,000,000</p> <p>5,000,000</p> <p>25,000</p> <p>1,000,000</p> <p>1,000,000</p> |

This policy is valid only if signed by an authorized Representative



Duly Authorized Representative

This policy is issued by SGI CANADA Insurance Services Ltd.

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| C-71 | <p>Subject to the following:</p> <ul style="list-style-type: none"> a) Deductible Amount - Coverage A - \$1,000 b) Deductible Amount - Coverage D - \$1,000 c) Deductible Amount - Coverage E - \$1,000 Each Claim d) Premium Basis - Flat e) Limited Fungi or Spores Coverage Fungi Liability Aggregate Limit (i) \$250,000 or (ii) the Products-Completed Operations Aggregate Limit or any applicable Annual Aggregate Limit of Liability, whichever is the lesser amount. f) Additional Extensions: Limited Care, Custody or Control Property Damage \$25,000 Per Occurrence and Annual Aggregate Limit Limited Voluntary Property Damage \$2,500 Per Occurrence and Annual Aggregate Limit Prairie and/or Forest Fire Fighting Expense \$1,000,000 Per Occurrence and Annual Aggregate Limit | |
| C-73 | g) Communicable Disease Liability Exclusion | |
| SPF#6 | Standard Non-Owned Automobile Liability | 5,000,000 |
| SEF#99 | <p>Subject to the following:</p> <ul style="list-style-type: none"> a) Premium Basis - Flat b) Description of Business of the Insured - as stated under Rider C-1 c) Excluding Long Term Leased Vehicle Endorsement | |

This policy is valid only if signed by an authorized Representative



Duly Authorized Representative

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Property Mortgage Clause:

The following Mortgage Clause applies only where the INTEREST OF THE MORTGAGEE is on Building(s), and ONLY for the Mortgagee shown as Loss Payable on the Policy Cover Page at the Location(s) insured under this policy.

It is hereby provided and agreed that:

- (1) This insurance and every documented renewal thereof - AS TO THE INTEREST OF THE MORTGAGEE ONLY THEREIN - is and shall be in force notwithstanding any act, neglect, omission or misrepresentation attributable to the mortgagor, owner or occupant of the property insured, including transfer of interest, any vacancy or non-occupancy, or the occupation of the property for purposes more hazardous than specified in the description of the risk; PROVIDED ALWAYS that the Mortgagee shall notify forthwith the Insurer (if known) of any vacancy or non-occupancy extending beyond thirty (30) consecutive days, or of any transfer of interest or increased hazard THAT SHALL COME TO HIS KNOWLEDGE; and that every increase of hazard (not permitted by the policy) shall be paid for by the Mortgagee - on reasonable demand - from the date such hazard existed, according to the established scale of rates for the acceptance of such increased hazard, during the continuance of this insurance.
- (2) Whenever the Insurer pays the Mortgagee any loss award under this policy and claims that - as to the Mortgagor or Owner - no liability therefor existed, it shall be legally subrogated to all rights of the Mortgagee against the Insured; but any subrogation shall be limited to the amount of such loss payment and shall be subordinate and subject to the basic right of the Mortgagee to recover the full amount of its mortgage equity in priority to the Insurer; or the Insurer may at its option pay the Mortgagee all amounts due or to become due under the mortgage or on the security thereof, and shall thereupon receive a full assignment and transfer of the mortgage together with all securities held as collateral to the mortgage debt.
- (3) If there be other valid and collectible insurance upon the property with loss payable to the Mortgagee - at law or in equity - then any amount payable thereunder shall be taken into account in determining the amount payable to the Mortgagee.
- (4) In the absence of the Insured, or the inability, refusal or neglect of the Insured to give notice of loss or deliver the required Proof of Loss under the policy, then the Mortgagee may give the notice upon becoming aware of the loss and deliver as soon as practicable the Proof of Loss.
- (5) The term of this mortgage clause coincides with the term of the policy; PROVIDED ALWAYS that the Insurer reserves the right to cancel the policy as provided by Statutory provision but agrees that the Insurer will neither terminate nor alter the policy to the prejudice of the Mortgagee without the notice stipulated in such Statutory provision.
- (6) Should title or ownership to said property become vested in the Mortgagee and/or assigns as owner or purchaser under foreclosure or otherwise, this insurance shall continue until expiry or cancellation for the benefit of the said Mortgagee and/or assigns.

SUBJECT TO THE TERMS OF THIS MORTGAGE CLAUSE (and these shall supersede any policy provisions in conflict therewith BUT ONLY AS TO THE INTEREST OF THE MORTGAGEE), loss under this policy is made payable to the Mortgagee.

Release of Interest:

I (We) release our right, title and interest in this Policy, and all benefits and advantage to be derived therefrom, subject nevertheless, to all its terms and conditions as of _____
Month/ Day/ Year

Signature of Loss Payable: _____
(Lessor/Lienholder)

Cancellation Release:

I (We) request that this policy will be cancelled on _____ at 12:01 A.M. at my (our) postal address shown on the Policy Cover Page.
Month/ Day/ Year

I (We) agree that this policy will not cover me (us) for loss or damage happening on or after that date and time.

The reason for cancellation is:

- Sold/Moved/Out of Business
- Rewritten with this Company
- Rewritten with another Insurer
- Deceased
- Self Insured/Plates Only/Not Required
- Total Loss
- Other (Explain): _____

Signature of Policyholder _____