

**CERTIFICATE OF LIABILITY INSURANCE**

January 28, 2021

The insurer hereby certifies to **Richcraft Homes Ltd / Richcraft Group of Companies** that the insurance policies below are in effect as of this date.

<b>Insured</b>	10078352 CANADA INC / OTTAWA EXTREME CLEAN / OTTAWA ECO PRO CANADIAN ENVIRONMENTAL SERVICES GROUP INC / EXTREME CLEAN GROUP
<b>Address</b>	2310 SAINT-LAURENT, UNITS 215 & 216, OTTAWA, ON K1G 4J8
<b>Insured operations</b>	Cleaning services, water damage restoration, bio-recovery services, hoarding cleanup, mold remediation

THIS CERTIFICATE IS ISSUED FOR INFORMATION PURPOSES ONLY AND CONFERS NO RIGHTS TO ITS HOLDER.  
IT DOES NOT IN ANY WAY ALTER, AMEND, OR EXTEND THE COVERAGES AFFORDED BY THE POLICIES BELOW.

The insurance policies listed below have been issued to the above-named insured for the policy periods indicated. The coverages are determined by the policies or other documents related to this certificate, or from which it has been prepared. The limits indicated may have been reduced due to the payment of claims.

Addl. Insd.	Description of coverage	Insurance company	Policy number	Eff. date (month dd yyyy)	Limits	
☒	<b>Business liability</b> <input checked="" type="checkbox"/> Occurrence basis <input type="checkbox"/> Claims-made basis <input type="checkbox"/> General aggregate applies per: <input type="checkbox"/> policy <input type="checkbox"/> project <input type="checkbox"/> location	XN Financial Services (Canada) Inc through certain Lloyd's Underwriters	LAR00055	January 31, 2021 to January 31, 2022	Per claim	\$ 5,000,000
					Personal injury	\$ 5,000,000
					Limit for products / completed operations hazard	\$ 5,000,000
					Mould remediation Liability	\$ 250,000
					General aggregate limit	
					Medical expenses (per person)	\$ 10,000
					Tenant's legal liability (per location)	\$ 500,000
					Non-owned automobile liability	\$ 5,000,000

**Description of operations / locations / vehicles / exclusions added by endorsement / special provisions**  
 Richcraft Homes Ltd / Richcraft Group of Companies is added as an additional insured, but only with respect to the operations of the named insured.

<b>Certificate holder and address</b>	Richcraft Homes Ltd. / Richcraft Group of Companies, 2280 Saint-Laurent unit 201, Ottawa, Ontario, K1G 4K1
<b>Cancellation</b>	The insurer endeavors to provide the above-named certificate holder with a written 30-day advance notice of the cancellation of any of the above-specified insurance coverages, but neither it nor its agents or representatives shall be liable should it fail to do so.
<b>Authorized agent</b>	