

**CERTIFICATE OF INSURANCE**

**Optional Group Insurance Program for Members of the Handcrafted Bath and Body Guild**  
2002-1155 Homer Street, Vancouver, BC V6B 5T5



**Brokerlink Inc**  
10466 Mayfield Road  
Edmonton, AB T5P 4P4

**COMPANIES AFFORDING COVERAGE**  
**Intact Insurance Company**  
1200, 321-6<sup>th</sup> Avenue SW, Calgary, AB T2P 4W7

**INSURED NAME AND MAILING ADDRESS:**

SCHMEAR NATURALS  
JEFFREY MA, KITTY WONG  
2453 EAST 28TH AVENUE  
Vancouver, BC, V5R 1R5

**POLICY NUMBER:** 5HB800055  
**POLICY EFFECTIVE DATE:** 6/1/2020  
**POLICY EXPIRY DATE:** 6/1/2021  
12:01 A.M. local time at the postal address of the Named Insured

**Location Address:** SAME AS MAILING  
**Operations:** Bath & Body Handcrafter

**Loss Payable:** NIL

**SUMMARY OF COVERAGE:**

This is to certify that the policy(ies) of insurance as herein described have been issued to the insured named above and are in force at this date. The Certificate is issued subject to the declarations, coverage agreements, exclusions, definitions, conditions, and limits as well as the riders and endorsements of the policy number noted above. The issuance of this certificate does not impose any responsibility on Brokerlink Inc. or the Insurers named above to maintain the coverage stated or advise of the termination of any policy(ies) beyond that required by the terms and conditions of the said policy(ies). **Further information, including copies of the policy declaration page and coverage wording, is available upon written request.**

Coverage	Deductible	Limit
Contents of Every Description - Broad Form, All Risks, Replacement Cost, except Stock on Actual Cash Value and subject to a ninety percent (90%) Co-Insurance Clause	\$1,000	\$50,000
EDGE Complete 2.0 Coverage Extensions		As per form
Flood		Not Covered
Earthquake		Not Covered
Sewer Back-Up	\$	Not Covered
Business Interruption – Profits – Actual Loss Sustained – 12 Month Indemnity		Not Covered
Legal Guard Information Service		As per form
Cyber Expense Endorsement		
A. 3 <sup>rd</sup> Party Privacy Breach Expenses	\$1,000	\$25,000
B. 1 <sup>st</sup> Party Business Interruption		\$25,000
387Cyber Legal Expense Endorsement		\$25,000
Commercial General Liability Max		
A. Bodily Injury, Personal Injury and Property Damage Liability – per occurrence	\$1,000 Property Damage	\$2,000,000
A. Personal Injury – aggregate limit		\$2,000,000
A. Products – Completed Operations- Aggregate		\$2,000,000
B. Advertising Injury – aggregate limit		\$2,000,000
C. Medical Payments – limit each person		\$5,000
D. Tenant’s Legal Liability – limit any one accident	\$1,000	\$1,000,000
Standard Non-Owned Automobile – Third Party Liability		\$2,000,000
EDGE Complete 3.0 Liability Extensions		As per form

Coverage is only applicable to the territories of Canada and the Continental United States, International coverage is strictly excluded. Coverage for the Named Insured is restricted to that of U.S. sales revenue being twenty-five percent (25%) or less, of gross sales.

**All products or recipes must have an approved Cosmetic Notification Form, as required by Health Canada, or products and completed operations liability coverage is rendered null and void.**

Full Term Premium: \$450  
Minimum Retained Premium: \$200

**Additional Insured:** (1) The following is added to the policy as additional insured, but only with respect to liability arising out of the Named Insured’s operations. Policy limits are not increased by such addition:

- Handcrafted Bath and Body Guild: 2002-1155 Homer Street, Vancouver, BC V6B 5T5
- SEE ADDITIONAL INSURED ADDENDUM, IF APPLICABLE

Authorized Representative: Tyler Orlecki, Account Executive  
Brokerlink Inc

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