

EMMET CAFFERKY & ASSOCIATES LTD.
dba Cafferky Gilding Insurance Brokers
7398 EDMONDS STREET BURNABY BC V3N 1A8
PHONE: (604) 526-8645 FAX: (604) 526-8648

CERTIFICATE OF INSURANCE

DATE: November 19, 2014
TO: Red Owl Security
ATTN: Michael

We wish to advise that we have arranged the following insurance:

INSURED(S): Red Owl Security Inc.

COVERAGE:

S.21

on Commercial General Liability
on Non Owned Automobile Liability
on Tenant's Legal Liability

INSURER: Intact Insurance Company

POLICY NUMBER: TBA

POLICY TERM: November 19, 2014 to November 19, 2015

REMARKS: This certificate is subject to all the terms and conditions of the policy (or endorsements) to be issued.

THIS POLICY MAY CONTAIN A CLAUSE THAT MAY LIMIT THE AMOUNT PAYABLE.

Yours truly,

CAFFERKY GILDING INSURANCE BROKERS


Brenda Davidson
Customer Service Representative

EO&E

PACIFIC INSURANCE AGENCIES LTD.

#1026 6300 CAPSTAN WAY, RICHMOND, B.C. V6X 4B7 • TEL: (604) 278-9938 • FAX: (604) 270-0865 • Email: pacins@telus.net

COVER NOTE

DATE: November 19, 2013

POLICY NUMBER: S.21

INSURED: RED OWL SECURITY INC.
7991 ROSEWOOD STREET, BURNABY, BC V5E 3H4

EFFECTIVE DATE: November 19, 2013

EXPIRY DATE: November 19, 2014

RISKS OF LOCATION: ANYWHERE IN BRITISH COLUMBIA

LIST OF COVERAGES AND LIMITS OF INSURANCE

FORM # 1 COMP. GENERAL LIABILITY
COVERAGE (S)
1 COMMERCIAL GENERAL LIABILITY

DED(\$)	TYPE	LIMITS(\$)
S.21		

- * SEE POLICY FOR DETAILS
- * SUBJECT TO DATA, TERRORISM, ASBESTOS & FUNGI EXCLUSIONS


INSURER: LLOYD'S UNDERWRITES THROUGH PREMIER MARINE

PREMIUM PAYABLE: S.21

MINIMUM RETAINED PREMIUM: S.21

This interim covernote is subject to all of the terms and conditions of the policy to be issued, which, when delivered, replaces this covernote. F.A.O.I.

Yours faithfully,
For and on behalf of
PACIFIC INSURANCE AGENCIES LTD.

Per: 
DANIEL POON
MANAGING DIRECTOR

EW

PREMIER MARINE

PROTECTION SERVICES

DECLARATIONS PAGE

PURPOSE OF THIS DOCUMENT: RENEWAL BUSINESS		DOCUMENT NO. S.21																	
NAMED INSURED AND POSTAL ADDRESS RED OWL SECURITY INC 7991 ROSEWOOD STREET BURNABY, BC V5E 2H4		AGENT OR BROKER PACIFIC INSURANCE AGENCIES LTD #1036-8300 CAPSTAN WAY RICHMOND, BC V6X 4B7																	
PERIOD OF INSURANCE 12:01 A.M. STANDARD TIME AT THE "COVERED LOCATION(S)" SHOWN BELOW		<table border="1"> <tr> <th>FROM</th> <th>DAY</th> <th>MONTH</th> <th>YEAR</th> <th>TO</th> <th>DAY</th> <th>MONTH</th> <th>YEAR</th> </tr> <tr> <td></td> <td>8</td> <td>10</td> <td>2012</td> <td></td> <td>6</td> <td>10</td> <td>2013</td> </tr> </table>		FROM	DAY	MONTH	YEAR	TO	DAY	MONTH	YEAR		8	10	2012		6	10	2013
FROM	DAY	MONTH	YEAR	TO	DAY	MONTH	YEAR												
	8	10	2012		6	10	2013												
DESCRIPTION OF OPERATIONS: SECURITY GUARD SERVICES EXCLUDING ANY AND ALL SERVICES AND OPERATIONS WITH RESPECT TO RESTAURANTS, BARS, NIGHT CLUBS OR ANY OTHER ALCOHOL LICENSED VENUE INDUSTRY CODE:																			
LOSS, IF ANY, PAYABLE TO: (AS THEIR INTERESTS MAY APPEAR) (ABSENCE OF ANY ENTRY DENOTES LOSS PAYABLE TO THE NAMED INSURED)		DOES THE MORTGAGE CLAUSE APPLY? NO																	
LOCATION OF RISK No. ▶		CONSTRUCTION																	

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED.


COMMERCIAL GENERAL LIABILITY - (Occurrence Basis)

AGGREGATE LIABILITY LIMIT	S.21
COVERAGE A - BODILY INJURY & PROPERTY DAMAGE LIABILITY	
COVERAGE B - PERSONAL AND ADVERTISING LIABILITY INJURY	
COVERAGE C - MEDICAL PAYMENTS	
COVERAGE D - TENANTS LEGAL LIABILITY, DEDUCTIBLE S.21	
COVERAGE E - FAILURE TO PERFORM	
COVERAGE - LOSS OF EXTINGUISHING AGENT - ACCIDENTAL DISCHARGE	
DEDUCTIBLE - COVERAGE A	
EMPLOYEE BENEFITS COVERAGE, DEDUCTIBLE S.21	
LOCK AND KEY REPLACEMENT	
TERRITORY	CANADA
POLICY FORMS:	
Form PS-CGL-2201 - Commercial General Liability (Rev. Jan 25, 2011)	

INSURANCE MANAGER: Premier Marine Insurance Managers Group (WEST) Inc., 626 Howe Street, Suite 300, Vancouver, B.C. V6C 2T6

THIS DOCUMENT CONTAINS CLAUSES WHICH MAY LIMIT THE AMOUNT PAYABLE

IN WITNESS WHEREOF THIS DOCUMENT HAS BEEN SIGNED, AS AUTHORIZED BY THE INSURER, BY

Per 

PREMIUM TOTAL (All Coverages) ▶ S.21

MINIMUM RETAINED PREMIUM: IN THE EVENT OF A CANCELLATION, A MINIMUM RETAINED OF 25% SHALL APPLY TO ALL PREMIUMS

PREMIER - STATEMENT OF ACCOUNT

Premium:	\$	S.21	Policy Number:	S.21
Policy Fee:	\$		Insured:	RED OWL SECURITY INC
Total Due:	\$		Broker:	PACIFIC INSURANCE AGENCIES LTD


OCT 05, 2012/APEREA

EMENTS :

Form # 3-1 - Schedule of CGL Exclusions		
US Exclusions Exclusion Clause		
Form # PRIV 1 - Standard Schedule of Policyholder Notices (Rev. Nov 30, 2011)		
Additional Insured Endorsement		
Form #444-3-2 - Employee Benefits Coverage		
Form #444-3-3 - Lock and Key Replacement		
OTHER POLICY FORMS:		
Form SPF 6 - Standard Non-Owned Automobile Including	s.21	Any One Accident/Aggregate Limit
Form SEF 96 - Contractual Liability Endorsement and		
Form SEP 94 - Legal Liability for Damage to Automobile in the Care, Custody or Control of the Insured	s.21	Any One Accident/Aggregate Limit

LIST OF SUBSCRIBING COMPANIES

BROUGHT TO YOU BY: **PREMIER MARINE**

THE INSURERS	COVERAGE(S) INSURED	SUM(S) INSURED OR PERCENTAGE(S)	PREMIUM
LLOYD'S UNDERWRITERS UNDER CONTRACT NO PM444/12 (L) B0750RNAFB1202419	s.21		
Per: 			
TOTAL PREMIUM:			s.21

PACIFIC INSURANCE AGENCIES LTD.

#1036-8300 CAPSTAN WAY, RICHMOND, B.C. V6X 4B7 • TEL: (604) 278-3938 • FAX: (604) 270-0866 • Email: pacins@telus.net

COVER NOTE

DATE: October 11, 2011

POLICY NUMBER: s.21

INSURED: RED OWL SECURITY INC.
7991 ROSEWOOD STREET, BURNABY, BC V5E 2H4

EFFECTIVE DATE: October 6, 2011

EXPIRY DATE: October 6, 2012

RISKS OF LOCATION: ANYWHERE IN BRITISH COLUMBIA

LIST OF COVERAGES AND LIMITS OF INSURANCE

FORM # 1: COMMERCIAL BROAD FORM

COVERAGE (S)

1 COMMERCIAL GENERAL LIABILITY

DED(S)	TYPE	LIMITS(S)
s.21		

* SEE POLICY FOR DETAILS

* SUBJECT TO DATA, TERRORISM, ASBESTOS & FUNGI EXCLUSIONS

INSURER: LLOYD'S UNDERWRITES THROUGH PREMIER MARINE

PREMIUM PAYABLE: s.21

MINIMUM RETAINED PREMIUM: s.21

This interim covernote is subject to all of the terms and conditions of the policy to be issued, which, when delivered, replaces this covernote. E.& O.E.

Yours Faithfully,

For and on behalf of

PACIFIC INSURANCE AGENCIES LTD.

Per

DANIEL POON

MANAGING DIRECTOR

EW

PACIFIC INSURANCE AGENCIES LTD.

#1036-8300 CAPSTAN WAY, RICHMOND, B.C. V6X 4B7 • TEL: (604) 278-3938 • FAX: (604) 270-0866 • Email: pacins@telus.net

COVER NOTE

DATE: October 5, 2010

POLICY NUMBER: S.21

INSURED: RED OWL SECURITY INC.
8017 10TH AVENUE, BURNABY, BC V3N 2S4

EFFECTIVE DATE: October 6, 2010

EXPIRY DATE: October 6, 2011

RISKS OF LOCATION: ANYWHERE IN BRITISH COLUMBIA

LIST OF COVERAGES AND LIMITS OF INSURANCE

FORM #1: COMMERCIAL BROAD FORM

COVERAGE (\$)

1. COMMERCIAL GENERAL LIABILITY

DED(\$)

TYPE

LIMITS(\$)

S.21

* SEE POLICY FOR DETAILS

* SUBJECT TO DATA, TERRORISM, ASBESTOS & FUNGI EXCLUSIONS

INSURER: LLOYD'S UNDERWRITES THROUGH PREMIER MARINE

PREMIUM PAYABLE: S.21

MINIMUM RETAINED PREMIUM: S.21

This interim covernote is subject to all of the terms and conditions of the policy to be issued, which, when delivered, replaces this covernote. E.& O.E.

Yours Faithfully,
For and on behalf of
PACIFIC INSURANCE AGENCIES LTD.

Per

DANIEL POON
MANAGING DIRECTOR

EW



THIS COMMERCIAL INSURANCE DOCUMENT CONTAINS OF THIS (THESE) DECLARATIONS PAGE (S) ALONG WITH THE "STATUTORY CONDITIONS" (OR "GENERAL CONDITIONS") AS WELL AS ALL COVERAGE WORDINGS, RIDERS OR ENDORSEMENTS THAT ARE ATTACHED HERETO.

ORIGINAL

PROTECTION SERVICES

PREMIER MARINE

DECLARATIONS PAGE							CLIENT REF	PREVIOUS NO	DOCUMENT NO.	PAGE		
PURPOSE OF THIS DOCUMENT RENEWAL BUSINESS AGENT OR BROKER PACIFIC INSURANCE AGENCY NAMED INSURED AND POSTAL ADDRESS RED OWL SECURITY INC 8017 10TH AVENUE BURNABY, BC V3N 2S4							DATE: 10/23/2009		S.21	1 of 2		
PERIOD OF INSURANCE 12 01 A M STANDARD TIME AT THE LOCATION OF RISK SHOWN ABOVE							FROM DAY 6	MONTH 10	YEAR 2009	TO DAY 6	MONTH 10	YEAR 2010
DESCRIPTION OF OPERATIONS SECURITY GUARD SERVICES EXCLUDING ANY AND ALL SERVICES AND OPERATIONS WITH RESPECT TO RESTAURANTS BARS, NIGHT CLUBS OR ANY OTHER ALCOHOL LICENSED VENUE INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED.							LOCATION OF RISK NO		CONSTRUCTION		INDUSTRY CODE	

LIABILITY SECTION

COVERAGE
AGGREGATE POLICY LIMIT: \$5,000,000

FORM # PM-PS GL 2201:

Coverage A - "Bodily Injury" and "Property Damage" Liability
"Bodily Injury" and "Property Damage" Deductible
Coverage B - "Personal Injury" and "Advertising Injury" Liability
Coverage C - Medical Payments

Coverage D - Tenants' Legal Liability
Coverage E - Failure to Perform
Coverage - Loss of Extinguishing Agent - Accidental Discharge

FORM S.P.F. 6 - STANDARD NON-OWNED "AUTOMOBILE"
FORM #444-3-1 SCHEDULE OF CGL EXCLUSIONS
FORM #444-3-2 EMPLOYEE BENEFIT PROGRAMS LIABILITY
FORM #444-3-3 LOCK AND KEY REPLACEMENT
FORM BEF NO. 94
FORM BEF NO. 96

US OPERATIONS EXCLUSION CLAUSE
FORM #PRIV1 - STANDARD SCHEDULE OF POLICYHOLDER NOTICES
ADDITIONAL INSURED ENDORSEMENT: ADDITIONAL INSURED: SHOPPER DRUG MART INC
243 CONSUMERS ROAD
NORTH YORK, ON M2J 4W8

LIABILITY PREMIUM ADJUSTED AT AN ANNUAL RATE OF S.21 SUBJECT TO MINIMUM PREMIUM OF S.21

Policy is subject to a minimum retained premium of 25%

THIS DOCUMENT CONTAINS CLAUSES WHICH MAY LIMIT THE AMOUNT PAYABLE

IN WITNESS WHEREOF THIS DOCUMENT HAS BEEN SIGNED AS AUTHORIZED BY THE INSURER BY

PREMIUM (OR REFUND) TOTAL S.21

PREMIER MARINE - STATEMENT OF ACCOUNT

Premium: \$
Policy Fee:
Total Due: \$

S.21

Policy Number: S.21
Insured: RED OWL SECURITY INC
Broker: PACIFIC INSURANCE AGENCY

OCT 23, 2009/APERIEA

10/29

3/16
3/8 ?

List of Subscribing Companies

Brought to you by: **PREMIER MARINE**

THE INSURERS

Coverage(s) InsuredSum(s) Insured or
Percentage(s)PremiumLLOYD'S UNDERWRITERS UNDER
CONTRACT NO PM444/09

s.21

PER: 

Total Premium:

s.21

Bond No.: S.21

Agency Name: **PACIFIC INSURANCE AGENCIES LTD.**
1036-8300 CAPSTAN WAY, RICHMOND, BC

Agency No. S.21

Name of Insured: **MICHAEL G. SIGA-AN DBA RED OWN SECURITY**

Effective Date of Endorsement:

Day
4th

Month
JULY

Year
2008

Premium

Additional

Return

IT IS UNDERSTOOD AND AGREED THAT WITH RESPECT TO PRIVATE INVESTIGATORS & SECURITY AGENCIES ACT BOND NO. S.21 ISSUED ON BEHALF OF MICHAEL G. SIGA-AN DBA RED OWN SECURITY THAT THE NAME AND ADDRESS OF THE PRINCIPAL IS AMENDED TO READ AS:

RED OWL SECURITY INC.
3439 KINGSWAY
VANCOUVER, BC V5R 5L3

AND NOT AS PREVIOUSLY STATED.

SEALED WITH THE COMMON SEAL OF THE SURETY THIS 4th DAY OF JULY 2008.

ING INSURANCE COMPANY OF CANADA

BY: 

ATTORNEY-IN-FACT

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, or limitations of the above mentioned policy, other than above stated.

Endorsement No. 1 Dated JULY 4, 2008 Signed by _____
Authorized Representative



ING Insurance Company of Canada
Surety Division - Vancouver
Suite 400-2955 Virtual Way
Vancouver, BC V5M 4X6

**"PRIVATE INVESTIGATORS AND SECURITY AGENCIES ACT
(STATUTES OF BRITISH COLUMBIA 1980, CHAPTER 45)"**

EFFECTIVE DATE: JUNE 30, 2008

BOND NO. **S.21**

KNOW ALL MEN BY THESE PRESENTS THAT **ING INSURANCE COMPANY OF CANADA** being an insurer licensed in the Province of British Columbia, having its head office in the Province of British Columbia at 2955 VIRTUAL WAY, VANCOUVER, B.C. hereinafter called the "Company" is held and firmly bound unto the Registrar as defined in Section 1 of the Private Investigators and Security Agencies Act, of Victoria, in the said Province, hereinafter called the "Registrar", in the penal sum of **S.21** of lawful money of Canada, to be paid to the said Registrar, his successors in office, and assigns, for which payment, well and truly to be made, the Company binds itself and its successors firmly by these presents.

SEALED with the Common Seal of the Company this 25th day of JUNE 2008.

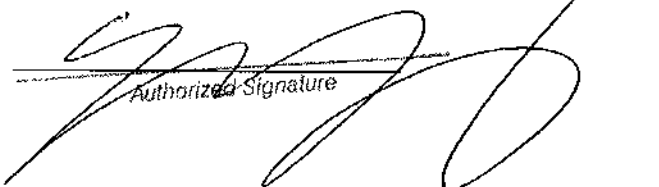
OWL - NOTE: INSURANCE COMPANY HAS BEEN NOTIFY.

WHEREAS **MICHAEL G. SIGA-AN DBA RED OWL SECURITY** of 8017 - 10TH AVENUE, BURNABY, BC V3N 2S4 in the Province of British Columbia, hereinafter called the "Applicant" has made application for a Security Business License pursuant to the provisions of the Private Investigators and Security Agencies Act, Statutes of British Columbia, 1980, Chapter 45 and is required to furnish and maintain security pursuant to the Bonding Act and the regulations pursuant to the Bond act in the sum of **S.21** for the faithful, honest, and lawful conduct by the Applicant and the Applicant's employees of the Applicant's business as **SECURITY BUSINESS**.

AND WHEREAS by the above-written obligation the Company, as such insurer, has, at the request of the Applicant, entered into a bond accordingly:

NOW, THE CONDITION of the above-written obligation is such that if the Applicant and the Applicant's employees shall, at all times during the term of any licence held by the Applicant under the said Act, faithfully, honestly, and lawfully conduct the Applicant's business of a Security Business and if the Company shall at all times fully pay and discharge its liability to every person imposed on the Company as such insurer under the provisions of Division 4 of the regulations pursuant to the Bonding Act in respect of damages sustained by reason of any act or omission of the Applicant or any employee of the Applicant done or occurring in or in connection with the Applicant's business of a Security Business then this obligation shall be void, but otherwise shall be and remain in full force and virtue; provided that if the Company shall at any time give one month's calendar notice in writing to the said Registrar and to the Applicant of its intention to terminate the obligation hereby undertaken, then this obligation and all liability on its part hereunder shall cease and determine so far as concerns any act or omission on the part of the Applicant or any employee of the Applicant subsequent to the termination of its obligation hereby undertaken, but otherwise shall remain in full force, virtue and effect in respect of any act or omission on the part of the Applicant or any employee of the Applicant from the date hereof to the date of such termination, and any such notice shall be given by letter personally delivered or by registered letter addressed to the Applicant at his last post-office address notified to the Company, and to the said Registrar.

The Common Seal of the Company
was affixed hereto in the presence of
PACIFIC INSURANCE AGENCIES LTD.


Authorized Signature

ING INSURANCE COMPANY OF CANADA

BY 
AUTHORIZED OFFICIAL