

Date of the notice: 2012-06-20

Renewal of your property insurance

WARD JONATHAN
429, SOMERSET ST W APT 912
OTTAWA ON K2P 2P5

The debits will be made at:
THE BANK OF NOVA SCOTIA
Account no.: 002-30742-*****284
Acct. Holder's: WARD JONATHAN

Authorization Date : 2010-06-25

Policy in effect from 2012-08-14 * to 2013-08-14 *
*12:01 a.m. all times are local at the Named Insured's postal address stated herein.

Transactions

Renewal of your insurance 2012-08-14 \$345.00 \$27.60 \$372.60

Amount due: \$372.60

Schedule of preauthorized debit(s)

2012-07-15	\$31.05	2012-08-15	\$31.05	2012-09-15	\$31.05	2012-10-15	\$31.05	2012-11-15	\$31.05	2012-12-15	\$31.05	2013-01-15	\$31.05	2013-02-15	\$31.05	2013-03-15	\$31.05	2013-04-15	\$31.05	2013-05-15	\$31.05	2013-06-15	\$31.05
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Total debits: \$372.60

First and last debits

Important messages

At your request, the first instalment of your insurance premium will be withdrawn on the date indicated under "Schedule of preauthorized debit(s)". Kindly notify us at least five days prior to the debit date if you wish to make any changes.

If you have other insurance policies that are paid through preauthorized withdrawals and you have already agreed to merging those transactions (same date and same account), take note that the amount that will be debited from your account will include those premiums.

This document can be used as an OFFICIAL RECEIPT for income tax purposes.

Method of payment: Preauthorized withdrawals

Important information on the back

TERMS AND CONDITIONS OF PAYMENT BY PREAUTHORIZED DEBIT

Recourse

You have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this Preauthorized payment agreement. To obtain more information on your recourse rights, or to obtain a sample cancellation form, or for more information on your rights to cancel this agreement, contact your financial institution or visit www.cdnpay.ca.

Modifications

You can pay your insurance premium in one lump sum or in installments over several months without paying any fees or interest. Certain conditions apply. To change your payment conditions or to revoke your authorization, you must advise us **at least 5 days** before the date of the next debit. If we must make changes to your current payment conditions, we will advise you **10 days** before the date of your next debit. You authorize Certas Direct Insurance Company to charge and debit an administrative fee if a debit cannot be carried out as outlined in this agreement. You will be notified of any changes made to your next debit amount. As legislated, we reserve the right to cancel your policy if the payment agreement is not respected.

Unpaid amounts

You authorize Certas Direct Insurance Company to charge and debit an administrative fee if a debit cannot be carried out as outlined in this agreement. You will be notified of any changes made to your next debit amount.

Questions?

For further information concerning your terms of payment, please call Billing Services.



TO CONTACT US, CALL: 1-866-989-4754

CLAIMS

24 Hour
Emergency Service

SALES AND SERVICE

Monday to Friday 8:00 a.m. to 8:00 p.m.
Saturday 8:00 a.m. to 4:00 p.m.

BILLING

Monday to Friday 8:00 a.m.
to 8:00 p.m. EST

P.O. Box 7065, Station A, Mississauga, ON L5A 4K7

Coverage Summary

Policy renewal

Policy number A0546572

Policy effective from 2012-08-14 to 2013-08-14

Subject to the Statutory Conditions and Additional Conditions

Location 01 : Your Property Insurance - Tenants

Insured(s) WARD JONATHAN

Address 499, MCLEOD ST UNIT 2 OTTAWA ON

Description - Principal residence occupied by Insured - 2 dwelling unit(s) - Built in 1930 - Central natural gas heating - Fire resistive - Additional heating : none - Within 300 m of hydrant - Notice - Property in storage: If you have property in storage it is important to notify us promptly, to ensure we are meeting your insurance needs. - Notice - Extended absences: If you are away from your residence for more than 30 consecutive days or if your residence becomes vacant it is important to notify us promptly, to ensure we are meeting your insurance needs.

Deductible \$500

Coverages Amount of insurance Premium

Property Coverages C - Personal Property (Contents) \$265 included Replacement Cost D - Additional Living Expense and Fair Rental Value Following an Insured Loss \$3,100 included Inflation Protection \$40 included Special Limits of Insurance Applicable to Coverage C - Personal Property (Contents) (Endorsement 38) included Additional Living Expense and Fair Rental Value Resulting from Mass Evacuation (Endorsement 41) included Period of indemnity: maximum 14 days included Fire, Explosion and Smoke Damage Resulting from an Earthquake (excluding any other damage) (Endorsement 22b) included Extension of Coverage to Water Damage (above ground water) and Weight of Ice, Snow or Wet Snow (Endorsement 42) included Extension of Coverage to Water Damage (ground water) (Endorsement 16c) \$30 included Personal Property Temporarily Away from the Premises Covered for the Full Amount of Coverage C (Endorsement 40) \$10

Liability Coverages E - Legal Liability \$1,000,000 included

Please see over

Policy number

A0546572

Location 01
(Cont'd)

Coverages	Amount of insurance	Premium
F - Voluntary Medical Payments	\$5,000 included	
G - Voluntary Payment for Damage to Property	\$1,000 included	

Premium for this location (plus tax) \$345

Total premium for this policy (plus tax) \$345

Additional Clauses

We respect your privacy

The personal information you have provided and any relevant personal information obtained from third parties enables us to offer you the property and casualty insurance products and services you need. It also allows us to make sound, fair decisions and assessments regarding your policy.

You acknowledge that you have authorized us to collect, use, and disclose personal information obtained from public or private organizations, as well as information concerning your insurance policy or any claims that may affect your coverage.

All information concerning you is kept at our principal place of business and access to your file is protected. You have the right to access your file, or make any necessary corrections to it. To notify us in this regard, please write to our Customer Relationship Services at the address below, indicating the nature of your request and your insurance policy number.

Customer Relationship Services
Ceras Direct Insurance Company
P.O. Box 7065
Mississauga, ON
L5A 4K7

Policy Termination

Please contact your insurance agent to terminate your policy. You may also sign this document and mail it to Insurance Policy Processing, at the address shown above. For more information on termination procedures, please refer to article 5 of the Statutory Conditions.

I hereby terminate this property insurance policy effective:

Year Month Day

Insured

Insured

Produced on: 2012-06-20

Sylvie Paquette
President and Chief Operating Officer

This policy has been approved in accordance with Company rules.

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
333 FIRST COMMERCE DRIVE, AURORA, ONTARIO, CANADA L4G 8A4
AGENT 2310 JOHN GLENN
PHONE (905)951-9510

INSURED VEHICLE - YEAR, MAKE, SERIAL NO.
VEHICULE ASSURÉ-ANNÉE, MARQUE, N SÉRIE
2012 TOYOTA JTEBU4BF9CK124990
POLICY NUMBER EFFECTIVE DATE DATE OF EXPIRY
POLICE NUMERO DATE D'ENTRÉE EN VIGUEUR DATE D'EXPIRATION
147 8128-F01-60C JUN 25 2012 DEC 01 2012
NAME AND ADDRESS OF INSURED - NOM ET ADRESSE DE L'ASSURÉ
WARD, LYNNE PATRICE & JONATHAN
43 CALEDON MOUNTAIN DR
BELFOUNTAIN ON L7K 0G1

MUTL
VOL

MOTOR VEHICLE LIABILITY INSURANCE CARD
CERTIFICAT D'ASSURANCE - AUTOMOBILE RESPONSABILITÉ
PLAN A CANADA INTER-PROVINCE
APPLICABLE WITHIN CANADA AND THE UNITED STATES OF AMERICA
EN VIGUEUR AU CANADA ET AUX ÉTATS-UNIS D'AMÉRIQUE

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