

COMMERCIAL PROPERTY INSURANCE POLICY

Name and Postal Address of Insured

LinkBro Inc
 70 DONALD ST
 KITCHENER ON N2B 3G5

Your Agent or Broker:

Tim Howard Ins., Exclusive Agent of Heartland Farm Mutual
 682794 ROAD 68
 P.O. BOX 430,
 THAMESFORD, ON N0M 2M0
 519-851-8104

Broker Code: 24

Policy Number: 2395967C01

Policy Period: July 26, 2025 to July 26, 2026
 at 12:01 a.m local time at the postal address of the named insured as Stated
 Herein.

By Acceptance of This Policy the Insured acknowledges the Cancellation from the effective date of this Policy or any previous Policy or the Renewal thereof, which is stated in the Declaration Page as replaced. Insurance is provided for only that Coverage for which a rider is attached and a specific limit of Insurance or premium is stated below.

Policy wordings can be accessed by visiting: <https://www.heartlandmutualinsurance.com/insurance/mypolicywordings/>. Printed wordings are available upon request.

IMPORTANT MESSAGE(S)

Commercial Common Definitions, Exclusions and Conditions – Form COMM 01-2024

For EMERGENCY CLAIMS SERVICE please call 1-800-265-8813

REMARKS

Renewal

Location: 70 Donald St Kitchener ON N2B 3G5
Operations: Telecommunications company Networking, phone systems, wi fi

FLOATERS	DEDUCTIBLE(\$)	LIMIT(\$)
Tool Floater - FORM TOOL 08-2017	1,000	10,000
Blanket - Any one item or Pair \$1000 Max	1,000	10,000

LIABILITY	DEDUCTIBLE(\$)	LIMIT(\$)
Commercial General Liability - FORM CGL 01-2021	1,000	5,000,000
Coverage A - Bodily Injury and Property Damage Liability		INCL
Products and Completed Operations		5,000,000
Aggregate Limit - 5,000,000		
Coverage B - Personal and Advertising Injury Liability		INCL
Coverage C - Medical Expense - Each Occurrence		25,000
Coverage D - Tenants Legal Liability	1,000	1,000,000
Non Owned Automobile - FORM NOA 07-2010		5,000,000
Excluding Long Term Leased Vehicle Endorsement (SEF No. 99)		INCL
Contractual Liability Endorsement (SEF No. 96)		INCL
Reduction of Coverages for Lessees or Drivers of Leased Vehicles Endorsement (OEF 98B)		INCL

LIABILITY EXTENSIONS

EXPLANATION OF PURPOSE OF DOCUMENT STATED OVERLEAF

Purpose	Provision applying	Purpose	Provision applying
NEW POLICY DECLARATION	These Declarations together with provisions set out in the policy booklet and in forms, riders and endorsements complete this policy.	RENEWAL DECLARATION	In consideration of the Insured having agreed to pay to the Insurer the premium stated herein the policy is continued in force for the Policy Period stated. Forms or riders attached hereto shall become part of the policy with effect from the commencement of the Policy Period stated and shall replace corresponding forms or riders (if any) previously applying. The insured, by accepting and retaining this document, confirms there has been no material change requiring notice to the Insurer as described in Statutory Condition 4, except as already advised.
POLICY ENDORSEMENT DECLARATION	As from the EFFECTIVE date stated, these Declarations replace any previously issued bearing the same policy number. Forms or riders marked* overleaf are attached and replace corresponding forms or riders (if any) previously applying. These revised Declarations, together with the forms, riders and endorsements referred to therein now complete the policy.		

ALL AMOUNTS AND LIMITS OF COVERAGE SHOWN IN THIS POLICY ARE EXPRESSED IN CANADIAN CURRENCY.

GENERAL DEDUCTIBLE ENDORSEMENT

(applicable to any coverage wherein a deductible amount is specified in the Declaration)

Deductible - On the Declaration page overleaf, a deductible amount may be shown under certain sections of the policy.

In consideration of the premium at which this policy is written, it is expressly agreed that in the event of claim under any rider forming part of this Policy for direct loss or damage caused by the perils insured under any such rider attached hereto, the Insurer shall be liable only for the amount by which the adjusted claim for such loss or damage arising out of any one occurrence exceeds the Amount of Deductible specified in the Declarations on the face hereof.

The Insured expressly warrants that it will itself bear any loss to the extent of the Amount of Deductible specified in the Declarations and warrants that it will not contract for insurance in respect of such deductible amount.

The term "adjusted claim" as used in this endorsement means the amount which would be payable to the insured under all items of insurance provided by this policy under the riders in respect of direct loss or damage arising out of one occurrence were it not for the existence of this endorsement and any other provisions providing for deductible amounts which may apply in the circumstances, whether under this or any other policy.

The provisions of this endorsement shall apply to every claim under the riders forming part of this policy except for claims in respect of which the liability of the Insurer is reduced by any other deductible of greater amount which may, by reasons of the terms of this policy or endorsement thereto, apply in the circumstances.

In the event that the deductible amount typed on the Declarations page is less, or more than that printed in the rider to which the item refers, it is understood and agreed that the amount on the Declarations page applies in the event of loss.

MORTGAGE CLAUSE

(approved by the Insurance Bureau of Canada)

IT IS HEREBY PROVIDED AND AGREED THAT:

1. Breach of Conditions by Mortgage or Owner or Occupant - 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 this acceptance of such increased hazard, during the continuance of this insurance.

2. Right of Subrogation - 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. Other Insurance - 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. Who May Give Proof of Loss - In the absence of the Insured, or the ability, 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. Termination - 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. Foreclosure - 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.

CANCELLATION AGREEMENT

The undersigned Insured named in this Policy hereby acknowledges the cancellation thereof effective as of _____ 20____ at 12:01 A.M., Standard Time, at Insured's address stated herein and agrees that all liability of the insurer thereunder with respect to accidents, losses or damage occurring on and after that date is hereby terminated.

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Name Insured

.....
Witness

.....
Mortgagee