



DECLARATIONS

POLICY NUMBER:	PSM0439689226
UNIQUE MARKET REFERENCES:	B087523C9N5047 B087523C9N5051 B087523C9N5053 B174323B01267
THE INSURED:	TaxWise Service
ADDRESS:	301-220 Brew St, Port Moody BC V3H 0H6 Canada
THE UNDERWRITERS:	Underwritten by certain Lloyd's underwriters and other insurers
NAME OF LICENSED CANADIAN INTERMEDIARY:	Westland Insurance Group Ltd
THE INCEPTION DATE:	00:01 Local Standard Time on 20 Aug 2023
THE EXPIRY DATE:	00:01 Local Standard Time on 20 Aug 2024
TOTAL PAYABLE:	CAD1,894.00
Broken down as follows:	
Premium:	CAD1,713.00
Policy Administration Fee:	CAD181.00
BUSINESS ACTIVITIES:	TAX FILING AND BOOKKEEPING
LEGAL ACTION:	Worldwide, but Canada only in respect of INSURING CLAUSE 6
TERRITORIAL SCOPE:	Worldwide, but Canada only in respect of INSURING CLAUSE 6
RETROACTIVE DATE(S):	
Professional Liability:	20 Aug 2019
General Liability:	20 Aug 2019, in respect of INSURING CLAUSE 3 (SECTION G only)
Legal Expenses:	20 Aug 2019
REPUTATIONAL HARM PERIOD:	12 months
INDEMNITY PERIOD (CYBER AND PRIVACY cover only):	12 months
WAITING PERIOD:	8 hours
OPTIONAL EXTENDED REPORTING PERIOD:	12 months for 100% of applicable annualized premium
APPROVED CLAIMS PANEL PROVIDERS:	Dolden Wallace Folick Fasken Martineau Kivu Consulting Crowdstrike Cytelligence



CLAIMS MANAGER: Symantec
CFC Underwriting Limited
Please report all new claims to:
newclaims@cfc.com

CYBER INCIDENT RESPONSE LINE: In the event of an actual or suspected cyber incident please call our Cyber Incident Response Team on the toll free 24-hour hotline number: 1800-607-1355 or email cyberclaims@cfc.com

TELEPHONE LEGAL ADVISORY SERVICE (Legal Expenses Cover only): DWF: 1-647-256-3666

WORDING: Professions (CA) v2.2

ENDORSEMENTS: Regulatory Statement (CAN)
Public Audit Exclusion Clause
Express Renewal Statement of Fact Clause
Non-Owned and Hired Automobile Clause
Service of Suit Clause
Unauthorised Funds Transfer Exclusion Clause
War and Cyber War Exclusion Clause

DECLARATIONS

INSURING CLAUSE 1: PROFESSIONAL LIABILITY

ALL SECTIONS COMBINED

Aggregate limit of liability: CAD1,000,000 in the aggregate

SECTION A: ERRORS AND OMISSIONS

Limit of liability: CAD1,000,000 each and every claim, including **costs and expenses**

Deductible: CAD1,000 each and every claim, including **costs and expenses**

SECTION B: BREACH OF CONTRACT

Limit of liability: CAD1,000,000 each and every claim, including **costs and expenses**

Deductible: CAD1,000 each and every claim, including **costs and expenses**

SECTION C: SUB-CONTRACTOR VICARIOUS LIABILITY

Limit of liability: CAD1,000,000 each and every claim, including **costs and expenses**

Deductible: CAD1,000 each and every claim, including **costs and expenses**

SECTION D: CONTINGENT BODILY INJURY AND PROPERTY DAMAGE LIABILITY

Limit of liability: CAD1,000,000 each and every claim, including **costs and expenses**

Deductible: CAD1,000 each and every claim, including **costs and expenses**

SECTION E: INTELLECTUAL PROPERTY RIGHTS INFRINGEMENT

Limit of liability: CAD1,000,000 each and every claim, including **costs and expenses**

Deductible: CAD1,000 each and every claim, including **costs and expenses**

SECTION F: POLLUTION LIABILITY

Limit of liability: CAD1,000,000 each and every claim, including **costs and expenses**

Deductible: CAD1,000 each and every claim, including **costs and expenses**

SECTION G: REGULATORY COSTS AND FINES

Limit of liability: CAD1,000,000 each and every claim, including **costs and expenses**

Deductible: CAD1,000 each and every claim, including **costs and expenses**



SECTION H: DISHONESTY OF EMPLOYEES

Limit of liability:	CAD1,000,000	each and every claim, including costs and expenses
Deductible:	CAD1,000	each and every claim, including costs and expenses

SECTION I: PAYMENT OF WITHHELD FEES

Limit of liability:	CAD1,000,000	each and every claim, including costs and expenses
Deductible:	CAD1,000	each and every claim, including costs and expenses

INSURING CLAUSE 2: CYBER AND PRIVACY

ALL SECTIONS COMBINED

Aggregate limit of liability:	CAD250,000	in the aggregate
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SECTION A: NETWORK SECURITY AND PRIVACY LIABILITY

Aggregate limit of liability:	CAD250,000	in the aggregate, including costs and expenses
Deductible:	CAD2,500	each and every claim, including costs and expenses

SECTION B: INCIDENT RESPONSE COSTS

Aggregate limit of liability:	CAD250,000	in the aggregate
Deductible:	CAD0	each and every claim

SECTION C: LEGAL, FORENSIC AND BREACH MANAGEMENT COSTS

Aggregate limit of liability:	CAD250,000	in the aggregate
Deductible:	CAD2,500	each and every claim

SECTION D: EXTORTION

Aggregate limit of liability:	CAD250,000	in the aggregate
Deductible:	CAD2,500	each and every claim

SECTION E: SYSTEM DAMAGE AND RECTIFICATION COSTS

Aggregate limit of liability:	CAD250,000	in the aggregate
Deductible:	CAD2,500	each and every claim



SECTION F: SYSTEM BUSINESS INTERRUPTION AND REPUTATIONAL HARM

Aggregate limit of liability: CAD250,000 in the aggregate
Deductible: CAD2,500 each and every claim

SECTION G: CLAIM PREPARATION COSTS

Aggregate limit of liability: CAD25,000 in the aggregate
Deductible: CAD0 each and every claim

INSURING CLAUSE 3: COMMERCIAL GENERAL LIABILITY

SECTION A: BODILY INJURY AND PROPERTY DAMAGE LIABILITY

Limit of liability: CAD1,000,000 each and every claim, **costs and expenses** in addition
Deductible: CAD1,000 each and every claim, including **costs and expenses**

SECTION B: PRODUCTS AND COMPLETED OPERATIONS LIABILITY

Aggregate limit of liability: CAD1,000,000 in the aggregate, **costs and expenses** in addition
Deductible: CAD1,000 each and every claim, including **costs and expenses**

SECTION C: TENANTS' LEGAL LIABILITY

Aggregate limit of liability: CAD500,000 in the aggregate, including **costs and expenses**
Deductible: CAD1,000 each and every claim, including **costs and expenses**

SECTION D: PERSONAL AND ADVERTISING INJURY

Aggregate limit of liability: CAD1,000,000 in the aggregate, **costs and expenses** in addition
Deductible: CAD1,000 each and every claim, including **costs and expenses**

SECTION E: EMPLOYERS' LIABILITY

Aggregate limit of liability: CAD1,000,000 in the aggregate, **costs and expenses** in addition
Deductible: CAD1,000 each and every claim, including **costs and expenses**

SECTION F: MEDICAL EXPENSES

Limit of liability: CAD5,000 each and every claim
Deductible: CAD0 each and every claim, including **costs and expenses**



SECTION G: EMPLOYEE BENEFITS LIABILITY

Aggregate limit of liability: CAD1,000,000 in the aggregate

Deductible: CAD1,000 each and every claim, including **costs and expenses**

INSURING CLAUSE 4: COMMERCIAL PROPERTY

NO COVER GIVEN

INSURING CLAUSE 5: BUSINESS INTERRUPTION

NO COVER GIVEN

INSURING CLAUSE 6: LEGAL EXPENSES

ALL SECTIONS COMBINED

Aggregate limit of liability: CAD100,000 in the aggregate

SECTION A: CONTRACTUAL DISPUTES

Limit of liability: CAD50,000 each and every claim

Deductible: CAD500 each and every claim, including **costs and expenses**

SECTION B: EMPLOYMENT DISPUTES

Limit of liability: CAD50,000 each and every claim

Deductible: CAD500 each and every claim, including **costs and expenses**

SECTION C: CRIMINAL PROCEEDINGS

Limit of liability: CAD50,000 each and every claim

Deductible: CAD500 each and every claim, including **costs and expenses**

SECTION D: PROPERTY DISPUTES

Limit of liability: CAD50,000 each and every claim

Deductible: CAD500 each and every claim, including **costs and expenses**

SECTION E: TAX DISPUTES

Limit of liability: CAD50,000 each and every claim

Deductible: CAD500 each and every claim, including **costs and expenses**



SECTION F: BODILY INJURY

Limit of liability: CAD50,000 each and every claim

Deductible: CAD500 each and every claim, including **costs and expenses**

INSURING CLAUSE 7: DIRECTORS AND OFFICERS LIABILITY

NO COVER GIVEN

INSURING CLAUSE 8: LOSS MITIGATION

Aggregate limit of liability: CAD1,000,000 in the aggregate

Deductible: CAD1,000 each and every claim

INSURING CLAUSE 9: COURT ATTENDANCE COSTS

Aggregate limit of liability: CAD100,000 in the aggregate

Deductible: CAD0 each and every claim

INSURING CLAUSE 10: REPUTATION AND BRAND PROTECTION

Aggregate limit of liability: CAD100,000 in the aggregate

Deductible: CAD0 each and every claim