122146

DATE (MM/DD/YYYY) CERTIFICATE OF LIABILITY INSURANCE 10/22/2012 THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, ALTER EXTEND OR ALTER THE COVERGE AFFORDED BY THE POLICIES BELOW. THIS CERIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER. IMPORTANT: If the certificate holder is AN ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on the certificate does not confer rights to the certificate holder in lieu of such endorsement(s) INSURER(S) AFFORDING COVERAGE PRODUCER NAIC # **INSURER A Highcourt Partners Limited** INSURER B: 1200- 372 Bay Street INSURER C: Toronto ON M5H 2W9 INSURER D INSURED **CERTIFICATE NUMBER: COVERAGES** THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOT WITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. POLICY EFF POLICY EFF INSR POLICY NUMBER LIMITS TYPE OF INSURANCE (MM/DD/YYYY) (MM/DD/YYYY) LTR \$ GENERAL LIABILITY **EACH OCCURRENCE** COMMERCIAL GENERAL LIABILITY TENANTS LEGAL LIABILITY \$ CLAIMS-MADE OCCUR MEDICAL EXPENSE/ \$ / PER ACCIDENT \$ PERSONAL & ADV INJURY \$ PER PROJECT AGGREGATE \$ PROJECT AGGREGATE PRODUCTS COMP/OPS AGG \$ NON-OWNED AUTOMOBILE \$ **EACH OCCURRENCE** \$ **OCCUR FOLLOW FORM** EXCESS \$ CLAIMS- MADE **AGGREGATE** DED **RETENTION \$** OCCUR EACH OCCURRENCE \$ 2ND EXCESS LIABILITY CLAIMS- MADE AGGREGATE \$ **RETENTION \$** DED. EACH OCCURRENCE 3RD EXCESS \$ OCCUR **EXCESS** LIABILITY CLAIMS- MADE AGGREGATE \$ **RETENTION \$** DED DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BY THE INSURANCE COMPANY BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS

AUTHORIZED REPRESENTATIVE

TEXAS DEPT. OF INSURANCE AUSTIN, TEXAS APPROVED OCT 2 4 2012