

This is to confirm to: **JC MASSAGE THERAPY LTD**

**14 D'IBERVILLE  
CARBONEAR, Newfoundland and Labrador, A1Y 1A4**

The insurance afforded under the policies listed below are subject to the terms, conditions and exclusion of the applicable policy. This certificate is issued as a matter of information only and confers no rights on the holder and imposes no liability on the Insurer. This certificate does not amend, extend or alter the coverage afforded by the policies listed below.

That policies of insurance as herein described have been issued to the Insured named below and are in force at this date.

*The limits shown below may have been reduced by paid claims and are in Canadian dollars.*

<b>Policy Information</b>	<b>Policy Number</b> 4001628272		<b>Effective Date:</b> May 26, 2025 <b>Expiry Date:</b> May 26, 2026	
	<b>Primary Insured Name</b> JC MASSAGE THERAPY LTD			
	<b>Address</b> 14 D'IBERVILLE			
	<b>City</b> CARBONEAR	<b>Province</b> NL	<b>Postal Code</b> A1Y 1A4	
<b>Policy Operations</b>	Operations to which this certificate applies:			
	<b>Description</b> Massage therapists (licensed) - Health Serv.			
<b>Liability Information</b>	Liability Coverages to which this certificate applies:			
	<b>Commercial General Liability Policy - Occurrence Basis</b>			
		<b>Co-insurance</b>	<b>Deductible</b>	<b>Limit</b>
	Bodily Injury And Property Damage Liability			
	Each Occurrence Limit			\$2,000,000
	Products-Completed Operations Aggregate Limit			\$2,000,000
	Each Occurrence Deductible - Property Damage		\$1,000	
Tenants' Legal Liability Limit - Any One Premises			\$2,000,000	
Deductible - Each Occurrence		\$1,000		
Medical Expense Limit (Any one person)			\$25,000	
Personal And Advertising Injury Liability			\$2,000,000	
<b>CGL Included Coverages</b>	Liability Coverages to which this certificate applies:			
	<b>Commercial General Liability Policy - Occurrence Basis includes the following:</b>			
Bodily Injury and Property Damage including:				
• Broad Form Products and Completed Operations		• Additional Insured as required by contract		
• Broad Form Property Damage		• Other Insurance Clause - Primary and Non-contributory if agreed by a written contract for the additional insured.		
• Blanket Contractual Liability		• Owners and Contractors Protective		
• Contingent Employers Liability		• Severability of Interests, Cross Liability		
<b>Non-Owned Automobile Liability</b>	Liability Coverages to which this certificate applies:			
	<b>Non-Owned Automobile Liability</b>			
		<b>Co-insurance</b>	<b>Deductible</b>	<b>Limit</b>
	Contractual Liability Endorsement			
	Legal Liability For Damage To Hired Vehicle Endorsement		\$1,000	\$100,000
	Non-Owned Automobile Liability			\$2,000,000
<b>Endorsements</b>	Liability Endorsements to which this certificate applies:			
	<b>Endorsements</b>			
	Employee Benefits Errors And Omissions Liability Endorsement		\$1,000	\$100,000
<b>Representative of the Insurer</b>	<b>Date:</b> March 27, 2026			
	<b>Authorized Representative of the Insurer:</b> BILL DOOLEY AO40730			
	<b>Agency Office:</b> BILL DOOLEY AO40730			