THE CORPORATION OF THE MUNICIPALITY
OF THE NORTHERN BRUCE PENINSULA
BY-LAW 1999-35

BEING A BY-LAW TO AUTHORIZE AGREEMENTS FOR CONTRACT GARBAGE
COLLECTION AND DISPOSAL, MAINTENANCE AND REGULATION SERVICES.

WHEREAS the Corporation of the Municipality of Northern Bruce Peninsula wishes to
contract garbage collection and disposal, maintenance and regulation services in some
areas of the municipality;

NOW THEREFORE the Council of the Corporation of the Municipality of Northern
Bruce Peninsula enacts as follows;

1. That we enter into an agreement with Roy and Anne Liverance concerning
contract garbage services.

2. That the Mayor and Clerk-Administrator be and are hereby authorized to execute
said agreements on behalf of the Corporation.

3. That a copy of said agreements be attached and form part of this by-law as
Schedule "A" and Schedule "B" and Schedule "C" respectively.

4. That this by-law shall come into force and take effect upon final passing thereof.

READ A FIRST AND SECOND TIME THIS 5TH DAY OF JULY 1999.

READ A THIRD TIME, FINALLY PASSED, SIGNED AND SEALED THIS 5TH DAY
OF JULY, 1999.

[Signature]
MAYOR

[Signature]
CLERK-ADMINISTRATOR
SCHEDULE "A" OF BY-LAW 1999-35

THIS AGREEMENT MADE THIS 5TH DAY OF JULY, 1999.

BETWEEN: THE CORPORATION OF THE MUNICIPALITY OF NORTHERN BRUCE PENINSULA (Hereinafter referred to as "the municipality" of the First Part)

AND Roy and Anne Liverance (Herein referred to as "the Contractors" of the Second Part)

WHEREAS the Contractors are the owners of a garbage collection and disposal business located at Lot 7 Con 2 WBR, in the former Township of Eastnor;

AND WHEREAS the Contractors have agreed to provide for the collection and removal of garbage in the former municipality of the Township of Eastnor and the former Village of Lion's Head for the year 1999;

AND WHEREAS Section 210 paragraphs 89, 91 and 92 of the Municipal Act, R.S.O. 1990 c M.45 authorizes local municipalities to pass by-laws for the collection, removal and disposal of garbage along with establishing a rate for the recovery of costs:

NOW THEREFORE the parties to this agreement hereby covenant and agree as follows:

1. The Municipality shall enter into a contract with the Contractors for the calendar year 1999 for the collection and removal of garbage and other household refuse from all residential properties (Seasonal and Permanent), tourist camps, retail outlets, unimproved building lots and all other forms of commercial businesses found within the former Township of Eastnor and the former Village of Lion's Head and depositing same in the former Township of Eastnor Waste Disposal site on Lot 17 and Lot 18, Concession 2 WBR.

2. For garbage collection in the former Township of Eastnor, the Municipality will pay the Contractor $1,779.17 plus tax per month after the 20th of each month for the services rendered from January 1, 1999 to April 30, 1999 and from September 1, 1999 to December 31, 1999. The Municipality will pay $3,558.34 plus tax per month after the 20th of each month for the services rendered from May 1, 1999 to August 31, 1999.

For garbage collection in the former Village of Lion's Head, the Municipality will pay the Contractor $600.00 plus tax per month after the 20th of each month for the services rendered from January 1, 1999 to April 30, 1999 and from September 1, 1999 to December 31, 1999. The Municipality will pay $1,200.00 plus tax per month after the 20th of each month for the services rendered from May 1, 1999 to August 31, 1999.

3. The cost of collection will be charged to each property owner and shall be included in the municipal tax rate and collected with current taxes.

4. Materials other than household refuse, i.e. old wire, brush, old cars, building material, large appliances such as stoves and refrigerators shall not be part of the contract. The owner must arrange the removal of these objects themself.

5. All materials and items deposited at the waste disposal site shall be in the designated area as advised by the attendant on duty.
6. All garbage shall be placed in bags of sufficient strength to stand handling while being placed in the collector's vehicle, and must be placed on the lot at the closest point to the collector's regular route.

7. Collection shall be once a week for the former Township of Eastnor and the former Village of Lion's Head, as scheduled by the Contractors, from both public and private roads. Winter collection shall be from roads that are snowploughed.

8. On private roads that will not accommodate the collector's vehicle, the Ratepayers must take their garbage out to the nearest Municipal Road. This applies to both winter and summer collection.

9. In the event the Contractors change their scheduled route, they must inform the households and businesses of the day and the approximate time they will be making their collection.

10. The Contractors must have proof of Public Liability Insurance and Property Damage Insurance.

JULY 5, 1999
DATE

CONTRACTOR: Roy Liverance
Anne Liverance

JULY 5, 1999
DATE

MAYOR: MILT MCIVER

JULY 5, 1999
DATE

CLERK ADMINISTRATOR: CATHY ROBINS
SCHEDULE "B" OF BY-LAW 1999-35

THIS AGREEMENT MADE THIS 5TH DAY OF JULY, 1999.

BETWEEN: THE CORPORATION OF THE MUNICIPALITY OF NORTHERN BRUCE PENINSULA
(Hereinafter referred to as "the municipality" of the First Part)

AND Roy and Anne Liverance
(Hereinafter referred to as "the Contractor" of the Second Part)

WHEREAS the Contractors are the owners of a garbage collection and disposal business located at Lot 7 Con 2 WBR in the former Township of Eastnor;

AND WHEREAS the Contractors have agreed to regulate the disposal of waste at the former Township of Eastnor Waste Disposal Site for the year 1999;

AND WHEREAS Section 210, paragraph 129 of the Municipal Act, R.S.O., 1990 c M.45, authorizes local municipalities to pass by-laws to prohibit, regulate and inspect the use of any land or structure within the municipality for dumping or disposing of garbage, refuse, or domestic or industrial waste of any kind;

NOW THEREFORE the parties to this agreement hereby covenant and agree as follows:

Waste Site Attendant Contract

This contract between Roy and Anne Liverance and the Corporation of the Municipality of Northern Bruce Peninsula is for the year 1999. The rate of pay is $9.00 per hour plus tax. The hours to be worked are in accordance with By-Law 1999-34. The Municipality will pay the Contractors on the following dates: April 20, October 20 and December 20.

Duties of the Site Attendant:

1. Must be on duty during the hours as set out in By-Law 1999-34

2. Must accurately record the number and types of loads of waste material being brought into the landfill.

3. Must accurately record the source location of waste material and issue a receipt for any monies collected from the disposing of waste material. Must collect and record the appropriate tipping fees in accordance with By-Law 1999-34

4. Must monitor the recycling area to assure it maintains an organized and tidy appearance.
5. Must report to Council on a monthly basis.

6. Must assure that all rules contained within this by-law are maintained.

7. Must submit all monies collected to the Municipality on a weekly basis.

SITE ATTENDANT:  
Roy Liverance
Anne Liverance

DATE: JULY 5, 1999

MAYOR: MILT MCIVER

DATE: JULY 5, 1999

CLERK ADMINISTRATOR: CATHY ROBINS  DATE: JULY 5, 1999
SCHEDULE "C" OF BY-LAW 1999-35

THIS AGREEMENT MADE THIS 5TH DAY OF JULY, 1999.

BETWEEN: THE CORPORATION OF THE MUNICIPALITY OF NORTHERN BRUCE PENINSULA (Hereinafter referred to as "the municipality" of the First Part)

AND Roy and Anne Liverance (Hereinafter referred to as "the contractor"of the Second Part)

WHEREAS the Contractors are the owners of a garbage collection and disposal business located at Lot 7 Con 2 WBR in the former Township of Eastnor;

AND WHEREAS the Contractors have agreed to maintain the former Township of Eastnor Waste Disposal Site;

AND WHEREAS Section 210, paragraph 129 of the Municipal Act, R.S.O., 1990 c M.45, authorizes local municipalities to pass by-laws to prohibit, regulate and inspect the use of any land or structure within the municipality for dumping or disposing of garbage, refuse, or domestic or industrial waste of any kind;

AND WHEREAS Section 210, paragraphs 91 and 92 of the Municipal Act, R.S.O. 1990 c 302, authorizes local municipalities to pass by-laws for establishing a rate for the recovery of costs.

NOW THEREFORE the parties to this agreement hereby covenant and agree as follows:

1. The Municipality shall enter into a contract with Roy and Anne Liverance effective for the year 1999 for the maintenance and supervision of the former Township of Eastnor waste disposal site on Lot 17 and all of Lot 18, Concession 2 WBR.

2. The Municipality will pay $1,195.83 per month after the 20th of each month for the maintenance of the waste disposal site. In the event that the MOE impose a daily coverage of said waste, the charge would be assessed at a rate of $50.00 per day.

3. The cost of maintaining the waste disposal site will be charged to each property owner and shall be included in the municipal tax rate and collected with current taxes.
4. Maintenance of the waste disposal site includes the following:

(a) Keep Clean.
(b) Burnable material to be burned.
(c) Bury garbage at least once a week between January 1 and June 15. Three times a week between June 16 and September 15.
    At least once a week between September 16 and December 31.
(d) Supply pit run gravel, refacing when necessary, minimum twice yearly, Spring and Fall.
(e) Supply personnel to manage the waste site year round.
(f) Ensure rats are kept to a minimum.
(g) Municipality to maintain the road to the waste site.
(h) Municipality to supply sand for facing and burying.
(i) Municipality to be responsible for the monitoring and control of leachate.
(j) That the Contractors supply Council with an approximate figure as to the amount of waste, in tons, and the amount of sand, in tons, the disposal site is taking in and using for the following time periods: January 1 to June 15. June 16 to September 15 and September 16 to December 31.

5. The following regulations apply to the use of the waste disposal site:
(a) directions of the attendant on duty at the site must be obeyed;
(b) unloading is permitted only in designated areas as instructed by the attendant;
(c) only designated entrance and exit routes shall be used;
(d) all speed limits and signs posted on the site must be obeyed;
(e) scavenging is not permitted;
(f) wastes originating from outside the Municipality of Northern Bruce Peninsula shall be refused;
(g) dead livestock or animals, animal waste or explosives shall not be accepted.

6. Every person who contravenes any provision of this by-law is guilty of an offence and on conviction is liable to a fine of not more than $2,000.00 for any such occurrence.

7. Every person so convicted may be denied access to the waste disposal site until such time that it is determined that such contravention is not likely to occur again.

CONTRACTOR:
Roy Liverance
Anne Liverance

DATE
JULY 5, 1999

MAYOR: MILT MCIVER

DATE
JULY 5, 1999

CLERK ADMINISTRATOR: CATHY ROBINS

DATE
JULY 5, 1999
**STATEMENT OF ACCOUNT**

**ZURICH CANADA**

**INFORMATION FOR:**
ROY & ANN LIVERANCE  
R.R.#1  
LIONS HEAD, ONTARIO  
N0H 1W0

**IF YOU HAVE ANY QUESTIONS PLEASE CONTACT:**
MILLER INSURANCE BROKERS INC,  
206 HIGH STREET,  
SOUTHAMPTON, ON, CAN, N0H 2L0  
(519)797-3355

**INSURANCE ACCOUNT INFORMATION - ZURICH ACCOUNT NUMBER: 051 124 236**

Here is your updated payment information:

- **Account Payment Plan:** EFT BANK ACCOUNT MONTHLY
- **Amount of Payment:** $199.00
- **Payment Due:** SEPTEMBER 20, 1998
- **Amount of Future Payments:** $199.00

**STATEMENT OF ACCOUNT**

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This is a statement of your account with Zurich Canada.

Please **DO NOT SEND US YOUR PAYMENT** at this time.

An invoice with complete payment instructions will follow for all payment options, other than automatic bank withdrawals.
The Choice is Yours!

- Car insurance for everyone
- Fair Premiums matched to risk
- Competitive market

Guaranteed access to automobile insurance

The Compulsory Automobile Insurance Act in Ontario guarantees that all car owners and drivers can buy the insurance the law requires. This information is being supplied by all insurers of private automobiles in Ontario to their policyholders. It describes informally how insurers decide whether or not to accept an application for new or renewal insurance coverage, and it outlines options for policyholders whose applications may be refused.

The regular insurance market

In Ontario’s competitive insurance market, most car owners get insurance coverage from a licensed insurance company at regular market premiums. But just as no two people have precisely the same driving habits and abilities, likewise, no two insurers are likely to consider all types of risk in exactly the same way.

An auto insurer may refuse to sell you a policy on the basis of criteria it has filed with the Ontario Insurance Commission (OIC). Insurers’ rules can differ. A condition that may be unacceptable to one insurer might be OK with another company, which may be willing to sell you the insurance coverage you need.

Facility Association

So that everyone licensed to drive in Ontario can obtain automobile insurance regardless of his or her driving record, the insurance industry has created the Facility Association (FA). The FA provides insurance to drivers who are considered higher risk by insurers. Fewer than two of every hundred drivers in Ontario, however, will need to obtain their auto insurance from FA.

You can be insured with FA only if an insurance company has refused, in writing, to insure you, and has told you why.

If your history of accidents, convictions, policy cancellations for non-payment, or other factors puts you in a higher risk category, you may have no option but to pay significantly higher premiums to the FA for coverage. However, once your driving record, insurance history or other circumstances improve, you should become eligible for insurance in the regular market. Accidents for which you are “at fault” will be considered by insurers for five years. Driving convictions and missed premium payments remain on your record for three years.

Even if no charges are laid, fault may be attributed according to Ontario Insurance Act Regulation 668: Fault Determination Rules. For more information, visit your local library or an Ontario Government book store. The Rules are posted, with their explanatory drawings, on the Internet at www.lib.ca by permission of the Government of Ontario.

If an insurer says "No"

If an insurance company declines to provide you with automobile insurance, you have a number of options.

- If you disagree with your insurance company’s decision, you may request a review.
  Every insurance company has a complaint-handling process and an ombudsman liaison officer who can review with you the company’s decision. The OIC also has an insurance ombudsman who is the final “referee” for informal resolution of complaints.
- If you accept the insurance company’s decision, then it’s time to go shopping. Among the many insurers in Ontario, there may be one or more willing to insure you. Discuss this with your broker, agent or service representative.
- Any broker, agent or insurance company customer service representative can provide you with a quotation for auto insurance in FA. If you accept the quotation, an FA auto insurance policy will be provided to you.

Insurance fraud (“padding” claims, staging “accidents”, etc.) costs us all. If you have information about an insurance fraud, call Crime Stoppers: (800) 222-8477 or -TIPS.
Taking control of your driving record - and your premiums

If you have a Facility Association auto insurance policy...

... every year when your policy renews, you will receive a "Report Card" telling you what "tier" you have been placed in, and why.
... if you have had accidents or driving convictions, you may be able to obtain a premium discount by completing a Remedial Driving Improvement Program.
... you should shop the market each year for an insurer in the regular market - this could save you a lot of money.

*Facility Association "tiers"*

In FA, you will be assigned to one of three "tiers":

The SURCHARGED TIER includes one or more of the following conditions and may result in additional charges of 15% to 250% more than the basic Facility premium:

a) two or more at-fault accidents in the preceding three years
b) one or more serious convictions in the preceding three years
c) one or more major traffic convictions in the preceding three years (including exceeding the speed limit by 50km/h, driving without insurance, making a false statement in the certificate of insurance required for a vehicle permit)
d) four or more minor convictions in the preceding three years
e) one or more convictions for auto insurance fraud in the preceding ten years

The BASIC TIER includes one or more of the following three conditions only:

f) three minor traffic convictions in the preceding three years
g) two at-fault accidents in the preceding five years
h) three or more insurance policy cancellations for non-payment in the preceding three years

If the reason your auto insurance has been provided by FA does not match one of the above reasons, your vehicle is assigned to the DISCOUNT TIER.

When you are insured in the Discounted Tier, provided that your driving history or record does not worsen to match any of the above criteria, your FA policy will renew each year for a maximum of three years.

*Some factors affecting auto insurance costs*

Premiums are affected by HOW you drive, WHERE you drive, WHAT you drive, WHEN you drive, and the DISTANCE you drive.

Your premium may increase if you:

- have an "at-fault" accident;
- have traffic convictions;
- buy a more expensive car or one that is more likely to be stolen or damaged;
- move from a small town closer to a big city;
- begin driving to work, or driving farther to work;
- add a new driver to your policy.

*TIPS TO MAKE YOUR PREMIUM MORE AFFORDABLE*

**Drive safely:**  "At-fault" accidents and driving convictions will increase your premiums.

**Raise your deductibles:**  The higher your deductibles, the lower your premium.

**Drop unnecessary coverage:**  If you have an older vehicle, consider dropping collision coverage.

**Look for discounts:**  Talk to your broker, agent or service representative about discounts that may be available.

**Pay by instalment:**  Talk to your agent, broker or service representative about the availability and advantages of various payment options.

*Note: This information provided by the Insurance Council of Canada for Facility Association.*
ZURICH INSURANCE COMPANY
INSURER HEAD OFFICE FOR CANADA - TORONTO

RENEWAL CERTIFICATE EFFECTIVE 20/09/98

CERTIFICATE OF AUTOMOBILE INSURANCE (ONTARIO)
This Certificate is proof of a contract of insurance between the named insured and the insurer subject in all respects to the Ontario Automobile Policy (OPC 1). In return for the premium charged and the statements contained in the application, the contract provides the coverage outlined in this Certificate. You only have a particular coverage for a specific automobile if this Certificate shows a premium for it, or shows the coverage is provided at no cost. All other terms of the Policy remain the same unless stated otherwise in this Certificate.
Your insurer will provide you with a copy of the Policy if you request it.

ALL TIMES ARE LOCAL TIMES AT THE NAMED INSURED'S POSTAL ADDRESS SHOWN ON THIS CERTIFICATE.

POLICY EFFECTIVE DATE
20/09/98

POLICY NO
ACP 9930137

PUBLICATION DATE
25/07/98

POLICY EXPIRES DATE
20/09/98

POLICY TO EXPIRE TIME
12:01 A.M.

BROKER
MILLER INSURANCE BROKERS INC
(519) 787-3355

NAMED INSURED AND POSTAL ADDRESS
ROY & ANN LIVERANCE
R.R.#1
LIONS HEAD, ONTARIO
NOH 1W0

LESSOR'S NAME AND POSTAL ADDRESS

DESCRIPTED AUTOMOBILE(S)

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LIENHOLDERS (TO WHOM LOSS MAY BE JOINTLY PAYABLE) NAME AND ADDRESS

RATING INFORMATION FOR THIS POLICY IS LISTED ON THE BACK OF THIS PAGE

INSURANCE COVERAGES

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ACCIDENT BENEFITS (BASIC BENEFITS)

| OPTIONAL INCREASED ACCIDENT BENEFITS     | LIMIT 80     | LIMIT 148    |
| INCOME REPLACEMENT                      |              |              |
| CAREGIVER & DEPENDANT CARE              | LIMIT AS STATED IN SECTION 4 OF THE POLICY | LIMIT AS STATED IN SECTION 4 OF THE POLICY |
| MEDICAL, REHABILITATION & ATTENDANT CARE| LIMIT AS STATED IN SECTION 4 OF THE POLICY | LIMIT AS STATED IN SECTION 4 OF THE POLICY |
| DEATH & FUNERAL                         | LIMIT AS STATED IN SECTION 4 OF THE POLICY | LIMIT AS STATED IN SECTION 4 OF THE POLICY |
| INDEXATION BENEFIT                      | LIMIT AS STATED IN SECTION 4 OF THE POLICY | LIMIT AS STATED IN SECTION 4 OF THE POLICY |
| UNINSURED AUTOMOBILE                    | LIMIT AS STATED IN SECTION 5 OF THE POLICY | LIMIT AS STATED IN SECTION 5 OF THE POLICY |
| DIRECT COMPENSATION - PROPERTY DAMAGE   | DEDUCTIBLE 43 | DEDUCTIBLE 41 |
| * THIS POLICY CONTAINS A PARTIAL PAYMENT OF RECOVERY CLAUSE FOR PROPERTY DAMAGE IF A DEDUCTIBLE IS SPECIFIED FOR DIRECT COMPENSATION - PROPERTY DAMAGE | | |
| LOSS OR DAMAGE **                       | SPECIFIED PERILS EXCLUDING COLLISION OR UPSET | SPECIFIED PERILS EXCLUDING COLLISION OR UPSET |
| * THIS POLICY CONTAINS A PARTIAL PAYMENT OF LOSS CLAUSE | SUM OF LOSS CLAUSE AND LOSS DAMAGE DUE TO FIRE, LIGHTNING OR THEFT OF THE ENTIRE AUTOMOBILE | SUM OF LOSS CLAUSE AND LOSS DAMAGE DUE TO FIRE, LIGHTNING OR THEFT OF THE ENTIRE AUTOMOBILE |
| OPCF 44 FAMILY PROTECTION               | LIMIT THE SAME AS UNDER LIABILITY UNLESS OTHERWISE SPECIFIED | LIMIT THE SAME AS UNDER LIABILITY UNLESS OTHERWISE SPECIFIED |

POLICY CHANGE FORMS - OPCF NUMBER AND NAME

DETAILS

TOTAL PREMIUM PER AUTOMOBILE

297

768

TOTAL POLICY PREMIUM

THIS CERTIFICATE CONTAINS IMPORTANT INFORMATION ABOUT YOUR AUTOMOBILE INSURANCE.
PLEASE READ THE REVERSE SIDE.
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<td>760</td>
<td>6A GREY-BRUCE DISTRICT</td>
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*CHARGEABLE CLAIMS DESCRIPTION: BI - BODILY INJURY, PD - PROPERTY DAMAGE, AB - ACCIDENT BENEFITS, COLL - COLLISION [INCLUDES A COLLISION UNDER ALL PERILS]*

This is a brief explanation of the insurance outlined in this Certificate.

**LIABILITY**

Provides coverage for you or other insured persons if someone else is killed or injured or their property is damaged in an automobile accident. It will pay for legitimate claims against you or other insured persons up to the limit of your coverage, and the cost of settling claims.

**ACCIDENT BENEFITS**

Your insurance company is obligated to explain details of the accident benefits coverage to you. Provides benefits that you and other insured persons are entitled to receive if injured or killed in an automobile accident. These benefits include: income replacement for persons who have lost income; payments to non-earners who suffer complete inability to carry on a normal life; payment of care expenses to persons who cannot continue to act as a primary caregiver for a member of their household; payment of medical, rehabilitation and attendant care expenses; payment of certain other expenses; payment of funeral expenses and payments to survivors of a person who is killed. You may also purchase optional benefits to increase the basic level of benefits provided in the policy. The optional benefits your insurance company must offer are: increased income replacement; increased caregiver and dependant care; increased medical, rehabilitation and attendant care; increased death and funeral; and an indexation benefit.

**UNINSURED AUTOMOBILE**

Provides coverage if you or other insured persons are injured or killed by an uninsured motorist or by a hit-and-run driver. It covers damage to your automobile and its contents caused by an identified uninsured motorist, subject to a deductible.

**DIRECT COMPENSATION - PROPERTY DAMAGE**

Provides coverage in Ontario, under certain conditions, for damage to your automobile and to property it is carrying, when another motorist is responsible. It is called direct compensation because you will collect from us, your insurance company, even though you are not at fault for the accident. There may be a deductible amount, and this amount is either paid by you toward the cost of repairs or is deducted from the loss settlement. Higher deductibles may reduce your premium.

**LOSS OR DAMAGE**

Provides a selection of optional coverages for your own automobile. Payments cover direct and accidental loss of, or damage to, a described automobile and its equipment. There is usually a deductible amount indicated for each coverage and this amount is either paid by you toward the cost of repairs or is deducted from the loss settlement. Higher deductibles may reduce your premium. There are four types of coverage:

- **Specified Perils:** Covers the described automobile against loss or damage caused by certain specific perils. They are fire; theft; attempted theft; lightning, windstorm, hail or rising water; earthquake; explosion; riot or civil disturbance; falling or forced landing of aircraft or parts of aircraft; or the stranding, sinking, burning, derailing or collision of any kind of transport in, or upon which, the described automobile is being transported.
- **Comprehensive:** Covers a described automobile against loss or damage other than those covered by Collision or Upset, including perils listed under Specified Perils, falling or flying objects, missiles and vandalism.
- **Collision or Upset:** Covers damage when a described automobile is involved in a collision with another object or objects over.
- **All Perils:** Combines the Collision or Upset and Comprehensive coverages.

**Warning:** The Insurance Act provides that where (a) an Applicant for a contract, (i) gives false particulars of the described automobile to be insured to the prejudice of the Insurer, or (ii) knowingly misrepresents or fails to disclose in the application any fact required to be stated therein; or (b) the Insured contravenes a term of the contract or commits a fraud; or (c) the Insured wilfully makes a false statement in respect of a claim under the contract, a claim by the Insured, for other than such statutory accident benefits as are set out in the Statutory Accident Benefits Schedule, is invalid and the right of the Insured to recover indemnity is forfeited.

*This Certificate is only valid if it is signed by an authorized representative of the insurer.*

**Stephen R. Smith**
President and Chief Executive Officer, Canada
Authorized signature of insurer

**Senior Vice President, Chief Financial Officer**
Authorized signature of insurer
RENEWAL CERTIFICATE  EFFECTIVE 20/09/98

INSURER
HEAD OFFICE FOR CANADA - TORONTO

RENEWAL CERTIFICATE  EFFECTIVE 20/09/98

BROKER
MILLER INSURANCE BROKERS INC

NAMED INSURED AND POSTAL ADDRESS
ROY & ANN LIVERANCE
R.R.#1
LIONS HEAD, ONTARIO
NOH 1W0

POLICY NO.  ACP  9930137

ALL TIMES ARE LOCAL TIMES AT THE NAMED INSURED'S POSTAL ADDRESS SHOWN ON THIS CERTIFICATE.

POLICY EFFECTIVE  20/09/98  TO EXPIRE  20/09/99

DAY/MONTH/YEAR
12:01 A.M.

LEASED BY NAME AND POSTAL ADDRESS

AUTOMOBILE(S)

| AUTO NO. | AUTO CODE | MODEL YEAR | MAKE/MODEL | C.C. | GROSS WEIGHT IN KILOGRAMS | AUTOMOBILE IDENTIFICATION NO. | PURCHASE PRICE INCL. OPTIONS | LIST PRICE
<table>
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LIENHOLDERS (TO WHOM LOSS MAY BE JOINTLY PAYABLE) NAME AND ADDRESS

RATING INFORMATION FOR THIS POLICY IS LISTED ON THE BACK OF THIS PAGE

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<tr>
<th>LIABILITY</th>
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<th>PREMIUM 3</th>
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OPTIONAL INCREASED ACCIDENT BENEFITS

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<tr>
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<td>PER WEEK</td>
<td>PER WEEK</td>
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<td>LIMIT AS STATED IN SECTION 4 OF THE POLICY</td>
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<td>INDEXATION BENEFIT</td>
<td>LIMIT AS STATED IN SECTION 4 OF THE POLICY</td>
<td>LIMIT AS STATED IN SECTION 4 OF THE POLICY</td>
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</table>

UNINSURED AUTOMOBILE

DIRECT COMPENSATION - PROPERTY DAMAGE

* THIS POLICY CONTAINS A PARTIAL PAYMENT OF RECOVERY CLAUSE FOR PROPERTY DAMAGE IF A DEDUCTIBLE IS SPECIFIED FOR DIRECT COMPENSATION - PROPERTY DAMAGE

LOSS OR DAMAGE *

* THIS POLICY CONTAINS A PARTIAL PAYMENT OF LOSS CLAUSE

THERE IS NO DEDUCTIBLE FOR LOSS OR DAMAGE DUE TO FIRE, LIGHTNING OR THEFT OF THE ENTIRE AUTOMOBILE

OPCF 44

FAMILY PROTECTION

POLICY CHANGE FORMS - OPCF NUMBER AND NAME

DEDUCTIBLE 43

DEDUCTIBLE 76

DEDUCTIBLE 300

DEDUCTIBLE 70

DEDUCTIBLE 100

DEDUCTIBLE 177

TOTAL PREMIUM PER AUTOMOBILE 297

TOTAL POLICY PREMIUM $ 2,211.00

THIS CERTIFICATE CONTAINS IMPORTANT INFORMATION ABOUT YOUR AUTOMOBILE INSURANCE

PLEASE READ THE REVERSE SIDE
 This is a brief explanation of the insurance outlined in this Certificate.

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All Perils: Combines the Collision or Upset and Comprehensive coverages.

This Certificate is only valid if it is signed by an authorized representative of the insurer.

President and Chief Executive Officer, Canada
Authorized signature of insurer

Senior Vice President, Chief Financial Officer
Authorized signature of insurer