



Why choose CFC?

CFC's professions insurance products are trusted by businesses across Canada to protect them against risk of errors and omissions (E&O). But why should you choose CFC as your professional liability insurance provider?

Comprehensive cover

Our E&O modular policy covers a range of traditional and emerging risks for professional service providers and, on a case-by-case basis, coverage options can include:

- ✓ **Legal cover** for suits brought anywhere in the world as standard. Our full civil liability cover includes defending unfounded claims, even when the insured is not considered negligent.
- ✓ **Contractual liability** provides clear, unambiguous cover for breach of a contract.
- ✓ **1st and 3rd party cyber cover** with optional network & privacy and cybercrime coverages available via the modular package form offer protection against cyber attacks including extortion, social engineering and theft of funds.
- ✓ Ability to consider accounts with 100% **US revenues**
- ✓ **Full pollution cover** features both sudden, accidental and gradual pollution arising from professional advice offered by the insured.
- ✓ **Breach of intellectual property rights** covers costs associated with copyright and trademark infringement claims brought against you, including legal costs, damages and settlements.

Please note, the full extent of cover offered is confirmed in the indication of terms and declarations section of the quote

Award-winning in-house claims team

- ✓ Experienced **specialists in E&O, GL and cyber** issues
- ✓ **Dedicated claims handler** throughout the claims process
- ✓ **Regionally specialized team** who have a deep understanding of your local jurisdiction



Insurance Claims Team of the Year

Insurance Post Claims and Fraud Awards 2025



Claims Team of the Year

Market People Awards, London Market Forums

Over 25 years' experience

- ✓ Trusted by over 100,000 businesses worldwide, CFC's E&O led policies provides peace of mind for **small to medium sized businesses in nearly every industry**
- ✓ **A 150 strong team** of underwriters dedicated to E&O led risks, providing support and expertise when it's needed most.



INDICATION OF TERMS

REFERENCE NUMBER:	7693234
COMPANY NAME:	Adamson Geomatics Ltd
TOTAL PAYABLE:	CAD3,885.00
Premium breakdown:	
Professional Liability:	CAD3,054.00
General Liability:	CAD475.00
Policy admin fee breakdown:	
Professional Liability:	CAD306.00
General Liability:	CAD50.00
BUSINESS ACTIVITIES:	LAND ACQUISITION SERVICES
LEGAL ACTION:	Worldwide
TERRITORIAL SCOPE:	Worldwide
RETROACTIVE DATE(S):	
Professional Liability:	Inception
General Liability:	Inception , in respect of INSURING CLAUSE 5 (SECTION G only)
WORDING:	Professions v4.0
ENDORSEMENTS:	Regulatory Statement (CAN) Non-Owned and Hired Automobile Clause Notice Concerning Personal Information Code Of Consumer Rights And Responsibilities Service of Suit Clause Zensurance Cancellation Condition Amendatory Clause
SUBJECTIVITIES:	This quote is subject to the following being provided by the stated deadline: 1. Signed version of the application form submitted, dated within 30 days of the required inception date. (14 days post binding)
POLICY PERIOD:	12 months
DATE OF ISSUE:	17 Aug. 2026
ADDITIONAL NOTES:	
OPTIONAL EXTENDED REPORTING PERIOD:	12 months for 100% of applicable annualized premium
SECURITY:	100% Lloyd's Underwriters
UNDERWRITER:	Thomas Larke

THIS INDICATION OF TERMS IS ONLY VALID FOR 30 DAYS FROM THE DATE OF ISSUE



PLEASE REFER TO THE FOLLOWING PAGES FOR A FULL BREAKDOWN OF LIMITS,
RETENTIONS AND APPLICABLE CLAUSES

DECLARATIONS

INSURING CLAUSE 1: PROFESSIONAL LIABILITY

ALL SECTIONS COMBINED

Aggregate limit of liability: CAD2,000,000 in the aggregate

SECTION A: ERRORS AND OMISSIONS

Limit of liability: CAD2,000,000 each and every claim, including **costs and expenses**

Deductible: CAD2,500 each and every claim, including **costs and expenses**

SECTION B: BREACH OF CONTRACT

Limit of liability: CAD2,000,000 each and every claim, including **costs and expenses**

Deductible: CAD2,500 each and every claim, including **costs and expenses**

SECTION C: SUB-CONTRACTOR VICARIOUS LIABILITY

Limit of liability: CAD2,000,000 each and every claim, including **costs and expenses**

Deductible: CAD2,500 each and every claim, including **costs and expenses**

SECTION D: CONTINGENT BODILY INJURY AND PROPERTY DAMAGE LIABILITY

Limit of liability: CAD2,000,000 each and every claim, including **costs and expenses**

Deductible: CAD2,500 each and every claim, including **costs and expenses**

SECTION E: INTELLECTUAL PROPERTY RIGHTS INFRINGEMENT

Limit of liability: CAD2,000,000 each and every claim, including **costs and expenses**

Deductible: CAD2,500 each and every claim, including **costs and expenses**

SECTION F: POLLUTION LIABILITY

Limit of liability: CAD2,000,000 each and every claim, including **costs and expenses**

Deductible: CAD2,500 each and every claim, including **costs and expenses**

SECTION G: REGULATORY COSTS AND FINES

Limit of liability: CAD2,000,000 each and every claim, including **costs and expenses**

Deductible: CAD2,500 each and every claim, including **costs and expenses**



SECTION H: DISHONESTY OF EMPLOYEES

Limit of liability:	CAD2,000,000	each and every claim, including costs and expenses
Deductible:	CAD2,500	each and every claim, including costs and expenses

SECTION I: PAYMENT OF WITHHELD FEES

Limit of liability:	CAD2,000,000	each and every claim
Deductible:	CAD2,500	each and every claim

INSURING CLAUSE 2: CYBER AND PRIVACY

NO COVER GIVEN

INSURING CLAUSE 3: CYBER CRIME

NO COVER GIVEN

INSURING CLAUSE 4: CYBER EXTORTION

NO COVER GIVEN

INSURING CLAUSE 5: COMMERCIAL GENERAL LIABILITY

SECTION A: BODILY INJURY AND PROPERTY DAMAGE LIABILITY

Limit of liability:	CAD2,000,000	each and every claim, including costs and expenses
Deductible:	CAD1,000	each and every claim, including costs and expenses

SECTION B: PRODUCTS AND COMPLETED OPERATIONS LIABILITY

Aggregate limit of liability:	CAD2,000,000	in the aggregate, including costs and expenses
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:	CAD2,000,000	in the aggregate, including costs and expenses
Deductible:	CAD1,000	each and every claim, including costs and expenses



SECTION E: EMPLOYERS' LIABILITY

Aggregate limit of liability:	CAD2,000,000	in the aggregate, including costs and expenses
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

SECTION G: EMPLOYEE BENEFITS LIABILITY

Aggregate limit of liability:	CAD2,000,000	in the aggregate, including costs and expenses
Deductible:	CAD1,000	each and every claim, including costs and expenses

INSURING CLAUSE 6: COMMERCIAL PROPERTY

NO COVER GIVEN

INSURING CLAUSE 7: BUSINESS INTERRUPTION

NO COVER GIVEN

INSURING CLAUSE 8: LEGAL EXPENSES

NO COVER GIVEN

INSURING CLAUSE 9: DIRECTORS AND OFFICERS LIABILITY

NO COVER GIVEN

INSURING CLAUSE 10: LOSS MITIGATION

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

INSURING CLAUSE 11: COURT ATTENDANCE COSTS

Aggregate limit of liability:	CAD100,000	in the aggregate
Deductible:	CAD0	each and every claim



INSURING CLAUSE 12: REPUTATION AND BRAND PROTECTION

Aggregate limit of liability: CAD100,000 in the aggregate

Deductible: CAD0 each and every claim



OUR REGULATORY STATUS

CFC Underwriting Limited is authorised and regulated by the United Kingdom Financial Conduct Authority (FCA). CFC Underwriting Limited's Firm Registration Number at the FCA is 312848. These details may be checked by visiting the Financial Conduct Authority website at www.fca.org.uk/register/. Alternatively the Financial Conduct Authority may be contacted on +44 (0)800 111 6768.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations to you in respect of insurance policies that we have underwritten on behalf of insurers. This depends on the type of business and the circumstances of the claim. In respect of general insurance business the FSCS will cover 90% of the claim, without any upper limit and for compulsory classes of insurance, the FSCS will cover 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

HOW TO COMPLAIN

We intend to provide an excellent service to you. However, we recognise that there may be occasions when you feel that this has not been achieved. If you are unhappy with any aspect of the service that you receive from us, please contact your insurance broker in the first instance, stating the nature of your complaint, the certificate and/or claim number.

Alternatively, you can contact us directly at complaints@cfc.com or please write to:

Chief Executive Officer
CFC Underwriting Limited
11th Floor, 8 Bishopsgate
London EC2N 4BQ
United Kingdom

We will aim to acknowledge your complaint within 2 business days following receipt and will aim to respond to your complaint within 20 business days.

FCAC Complaint Handling Communication Update

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes federally regulated insurance companies, for compliance with federal consumer protection laws, including the requirement to have a complaint-handling process in place. FCAC does not resolve individual complaints.

If after taking action you are still unhappy with the response it may be possible in certain circumstances for you to refer the matter to Lloyd's Underwriters. The contact details are as follows:

Complaints Officer,
Royal Bank Plaza South Tower
200 Bay Street
Suite 2930
PO Box 51



Toronto
Ontario M5J 2 J2.
Tel: 1-877-455-6937
Email: info@lloyds.ca

If you remain dissatisfied after Lloyd's Underwriters has considered your complaint, you may have the right to refer your complaint to the following third party complaints body:

General Insurance OmbudService (GIO) – assists in the resolution of conflicts between insurance customers and their insurance companies. The GIO can be reached at:

Toll free number: 1-877-225-0446
Website: <https://giocanada.org/>

For clients based in Quebec only:

Autorité des marchés financiers (AMF):
Toll free: 1-877-525-0337
Québec: (418) 525-0337
Montréal: (514) 395-0311
Website: www.lautorite.qc.ca

If you want to know your rights or need information about Lloyd's Underwriters complaint-handling process, you may contact FCAC by online form, mail, or telephone. FCAC uses information from consumer enquiries to support its mandate.

Website: www.canada.ca/fcac

Online form: <https://www.canada.ca/en/financial-consumer-agency/corporate/contactus.html>

Phone:
For service in English: 1-866-461-FCAC (3222)
For service in French: 1-866-461-ACFC (2232)
For calls from outside Canada: 613-960-4666
Teletypewriter (TTY): 1-866-914-6097 / 613-947-7771

Video Relay Service: FCAC welcomes Video Relay Service (VRS) calls. You do not need to authorize the relay service operator to communicate with FCAC. Visit <https://srvcanadavrs.ca/en/> to learn more.

Mailing address:
Financial Consumer Agency of Canada
427 Laurier Avenue West, 5th Floor
Ottawa (Ontario) K1R 7Y2

The existence of this complaints procedure does not affect your right to commence a legal action or an alternative dispute resolution proceeding in accordance with your contractual rights.

DATA PROTECTION NOTICE

We collect and use relevant information about you to provide you with your insurance cover or the insurance cover that benefits you and to meet our legal obligations. Where you provide us or your agent or broker with details about other people, you must provide this notice to them.



The information we collect and use includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. This information may include more sensitive details such as information about your health and any criminal convictions you may have.

In certain circumstances, we may need your consent to process certain categories of information about you (including sensitive details such as information about your health and any criminal convictions you may have). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

We will process individual insured's details, as well as any other personal information you provide to us in respect of your insurance cover, in accordance with our privacy notice and applicable data protection laws.

To enable us to use individual insured's details in accordance with applicable data protection laws, we need you to provide those individuals with certain information about how we will use their details in connection with your insurance cover.

You agree to provide to each individual insured this notice, on or before the date that the individual becomes an individual insured under your insurance cover or, if earlier, the date that you first provide information about the individual to us.

We are committed to using only the personal information we need to provide you with your insurance cover. To help us achieve this, you should only provide to us information about individual insureds that we ask for from time to time.

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice, please contact us directly at dataprotection@cfc.com.

For more information about how we use your personal information please see our full privacy notice, which is available online on our website at:

<http://www.cfc.com/privacy>



OTHER COSTS, FEES AND CHARGES

A Policy Administration Fee may be charged by CFC Underwriting Limited for administration costs incurred by it for its role in the distribution of this policy. Any applicable Policy Administration Fee:

- a. is separate from and in addition to the premium stated in the [Declarations page](#);
- b. is not subject to any tax that would otherwise be applied to the premium; and
- c. constitutes a separate agreement between the Insured stated in the [Declarations page](#) and CFC Underwriting Limited which will come into effect upon inception of the policy.

If a Policy Administration Fee is applicable then it will be deemed fully earned upon inception of this policy and it will not be refundable in the event this policy is cancelled in accordance with the terms and conditions of this policy.



S.P.F. NO. 6 STANDARD NON-OWNED AUTOMOBILE POLICY

ATTACHING TO POLICY NUMBER: N/A

THE INSURED: Adamson Geomatics Ltd

WITH EFFECT FROM: -

LIMITS OF LIABILITY AND DEDUCTIBLES:

S.P.F. NO. 6 STANDARD NON-OWNED AUTOMOBILE POLICY

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

S.E.F. NO. 94 LEGAL LIABILITY FOR DAMAGE TO HIRED AUTOMOBILE FORM

Limit of liability:	CAD50,000	each and every claim, costs and expenses in addition
Deductible:	CAD1,000	each and every claim, including costs and expenses

INSURING CLAUSE:

In consideration of the payment of the premium specified and of the statements contained in the application and subject to the limits, terms, conditions, provisions, definitions and exclusions herein stated Section A - Third Party Liability.

The Insurer agrees to indemnify the Insured against the liability imposed by law upon the Insured for loss or damage arising from the use or operation of any automobile not owned in whole or in part by or licensed in the name of the Insured, and resulting from bodily injury to or the death of any person or damage to property of others not in the care, custody or control of the insured:

Provided always the Insurer shall not be liable under this Form:

- a. for any liability which arises from the use or operation of any automobile while personally driven by the Insured if the Insured is an individual; or
- b. *for any liability imposed upon any person insured by this Form;
 - i. by any workmen's compensation law; or
 - ii. by any law for bodily injury to or the death of the Insured or any partner, officer or employee of the Insured while engaged in the business of the Insured; or



- c. for any liability assumed by any person insured by this Form voluntarily under any contract or agreement; or
- d. for loss or damage to property carried in or upon an automobile personally driven by any person insured by this Form or to any property owned or rented by, or in the care, custody or control of any such person; or
- e. for any amount in excess of the limit stated in Item 7 of the application, and expenditures provided for in the Additional Agreements of this Form; subject always to the provisions of the section of the Insurance Act (Automobile Insurance Part) relating to the nuclear energy hazard.

*Not applicable in the Province of Ontario

ADDITIONAL AGREEMENTS OF INSURER:

Where indemnity is provided by this Form, the Insurer further agrees:

- 1. upon receipt of notice of loss or damage caused to persons or property to serve any person insured by this Form by such investigation thereof, or by such negotiations with the claimant, or by such settlement of any resulting claims, as may be deemed expedient by the Insurer; and
- 2. to defend in the name and on behalf of any person insured by this Form and at the cost of the Insurer any civil action which may at any time be brought against such person on account of such loss or damage to persons or property; and
- 3. to pay all costs taxed against any person insured by this Form in any civil action defended by the Insurer and any interest accruing after entry of judgment upon that part of the judgment which is within the limits of the Insurer's liability; and
- 4. in case the injury be to a person, reimburse any person insured by this Form for outlay for such medical aid as may be immediately necessary at the time of such injury; and
- 5. be liable up to the minimum limit(s) prescribed for that province or territory of Canada in which the accident occurred, if that limit(s) is higher than the limit stated in Section A of Item 7 of the application; and
- 6. not set up any defense to a claim that might not be set up if the policy were a motor vehicle liability policy issued in the province or territory of Canada in which the accident occurred.

GENERAL PROVISIONS AND DEFINITIONS:

- 1. Additional Insureds

The Insurer agrees to indemnify in the same manner and to the same extent as if named herein as the Insured, every partner, officer or employee of the Insured who, with the consent of the owner



thereof, personally drives (a) in the business of the Insured stated in Item 3 of the application, any automobile not owned in whole or in part by or licensed in the name of (i) the Insured, or (ii) such additional insured person, or (iii) any person or persons residing in the same dwelling premises as the Insured or such additional insured person, or (b) any automobile hired or leased in the name of the Insured except an automobile owned in whole or in part or licensed in the name of such additional Insured person.

2. Territory

This Form applies only to the use or operation of automobiles within Canada or the United States of America or upon a vessel plying between ports of those countries

3. Hired Automobiles Defined

The term "Hired Automobiles" as used in this Form means automobiles hired or leased from others with or without drivers, used under the control of the Insured in the business stated in Item 3 of the application but shall not include any automobile owned in whole or in part by or licensed in the name of the Insured or any partner, officer or employee of the Insured.

4. Automobiles Operated Under Contract Defined

The term "Automobiles Operated under Contract" as used in this Form shall mean automobiles operated in the business of the Insured stated in Item 3 of the application where the complete supervision, direction and control of such automobiles remain with the owner thereof, but shall not include any automobile owned in whole or in part by or licensed in the name of the Insured or any partner, officer or employee of the Insured.

5. Two or More Automobiles

When two or more automobiles are insured hereunder the terms of this Form shall apply separately to each, but a motor vehicle and a trailer or trailers attached thereto shall be held to be one automobile as respects limits of liability under Section A.

6. Premium Adjustment

The Advance Premium stated in item 5 of the application is computed on the estimated total "cost of hire" for the Policy Period. The words "cost of hire" as used herein mean the entire amount incurred for "Hired Automobiles" and drivers when such automobiles are hired with drivers or the amount incurred for hired automobiles and the wages paid to drivers when such drivers are employees of the Insured. The Advance Premium stated in Item 6 of the application is computed on the estimated total "contract cost" for the Policy Period. The words "contract cost" as used herein mean the entire amount paid by the Insured for "Automobiles Operated under Contract" to the owners thereof.

The Advance Premiums are subject to adjustment at the end of the



Policy Period when the Insured shall deliver to the Insurer a written statement of the total amounts expended for cost of hire during the Policy Period. If such amounts exceed the estimates stated in the application, the Insured shall immediately pay additional premium at the rates stated therein; if less, the Insurer shall return to the Insured the unearned premium when determined but the Insurer shall, in any event, receive or retain not less than the Minimum Retained Premium stated therein.

The Insurer shall have the right and opportunity, whenever the Insurer so desires, to examine the books and records of the Insured to the extent they relate to the premium bases or the subject matter of this Form.

7. Statutory Conditions

The insurance provided under this Coverage is subject to the "Automobile Statutory Conditions" approved by the Superintendent of Insurance for the Province in which this policy is issued and upon request the Company will make available a complete copy of same.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY



S.E.F. NO. 94 LEGAL LIABILITY FOR DAMAGE TO HIRED AUTOMOBILE FORM

ATTACHING TO
POLICY NUMBER: N/A

THE INSURED: Adamson Geomatics Ltd

WITH EFFECT FROM: -

(FOR ATTACHMENT ONLY TO A NON-OWNED POLICY S.P.F. NO. 6)

In consideration of the premium stated herein, it is understood and agreed that the policy to which this endorsement is attached, is extended, subject always to the condition that the Insurer shall be liable under the subsection or subsections of the Insuring Agreement hereof for which a premium is stated and no other.

SECTION B - LEGAL LIABILITY FOR DAMAGE TO HIRED AUTOMOBILES

The Insurer agrees to indemnify the Insured against the liability imposed by law upon the Insured or assumed by him under any contract or agreement for loss or damage arising from the care, custody or control of "Hired Automobiles" as defined in such policy and resulting from loss or damage thereto, caused solely by:

SUBSECTION 1 – ALL PERILS:

from all perils

Limits of Insurance

We shall not be liable under this endorsement for any amount in excess of CAD50,000 or as otherwise shown on the Declaration Page (exclusive of interest and costs) for any one occurrence.

Deductible Clause

Each occurrence causing loss or damage covered except loss or damage caused by fire or lightning or theft of the entire automobile shall give rise to a separate claim in respect of which our liability shall be limited to the amount of loss or damage in excess of CAD1,000.

Two Or More Automobiles

A motor vehicle and one or more trailers or semi-trailers attached thereto shall be held to be separate automobiles with respect to the limit of insurance, including the deductible provision, if any, under this Insuring Agreement.

EXCLUSIONS:

We shall not be liable

1. for loss or damage to any automobile while personally driven by you if you are an individual; or



2. for loss or damage

- a. to tires or consisting of or caused by mechanical fracture or breakdown of any part of an automobile or by rusting, corrosion, wear and tear, freezing or explosion within the combustion chamber, unless the loss or damage is coincident with other loss or damage caused by fire, theft or malicious mischief; or
- b. to any automobile while being used without the consent of the owner thereof; or
- c. caused directly or indirectly by contamination by radioactive material; or
- d. to contents of trailers or to rugs or robes; or
- e. to tapes and equipment for use with a tape recorder when detached therefrom; or
- f. caused directly or indirectly by bombardment, invasion, civil war, insurrection, rebellion, revolution, military or usurped power, or by the operation of armed forces while engaged in hostilities whether war be declared or not; or
- g. for any amount in excess of the limit stated in the applicable subsection hereof and expenditures provided for in the Additional Agreements of the policy to which this endorsement is attached.

**SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE
POLICY**



S.E.F. NO. 96 CONTRACTUAL LIABILITY ENDORSEMENT

ATTACHING TO POLICY NUMBER: N/A

THE INSURED: Adamson Geomatics Ltd

WITH EFFECT FROM: -

(FOR ATTACHMENT ONLY TO A NON-OWNED POLICY S.P.F. NO. 6)

In consideration of a premium of CAD0, it is understood and agreed that part c) of the **INSURING CLAUSE** is deleted in its entirety and replaced with the following:

- c. For any liability assumed by any person insured by this policy voluntarily under any contract or agreement other than those stated below:

Date of contract	Name of contracting party (other than the Insured)
All contracts	All contracting parties

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY



S.E.F. NO. 99 EXCLUDING LONG TERM LEASED VEHICLE ENDORSEMENT

ATTACHING TO POLICY NUMBER: N/A

THE INSURED: Adamson Geomatics Ltd

WITH EFFECT FROM: -

(FOR ATTACHMENT ONLY TO A NON-OWNED POLICY S.E.F. NO. 6)

In consideration of the premium for which this policy is issued, it is understood and agreed that the "Hired automobile" **DEFINITION** is deleted in its entirety and replaced with the following:

Hired automobiles

means:

- i. automobiles hired or leased from others with drivers;
- ii. hired or leased by the Named Insured from others without driver for periods not exceeding 30 days, used under the control of the Insured in the business stated in Item 3 of the application but shall not include any automobile owned in whole or in part by or licensed in the name of the Insured or any partner, officer or employee of the Insured.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY



NOTICE CONCERNING PERSONAL INFORMATION

By purchasing insurance from certain Underwriters at Lloyd's, London ("Lloyd's"), a customer provides Lloyd's with his or her agreement to the collection, use and disclosure of personal information, including that previously collected, for the following purposes:

- the communication with Lloyd's policyholders
- the underwriting of policies
- the evaluation of claims
- the detection and prevention of fraud
- the analysis of business results
- purposes required or authorized by law

For the purposes identified, personal information may be disclosed to Lloyd's related or affiliated organizations or companies, their agents/mandataires, and to certain non-related or unaffiliated organizations or companies, including service providers. These entities may be located outside Canada therefore a customer's information may be processed in a foreign jurisdiction (the United Kingdom and the European Union) and their information may be accessible to law enforcement and national security authorities of that jurisdiction.

To obtain written information about Lloyd's policies and practices in respect of service providers located outside Canada, please contact the Ombudsman at info@lloyds.ca who will also answer customer's questions about the collection, use, disclosure or storage of their personal information by such Lloyd's service providers.

Further information about Lloyd's personal information protection policy may be obtained from the customer's broker or by contacting Lloyd's on: 514 861 8361, 1 877 455 6937, or through info@lloyds.ca.



CODE OF CONSUMER RIGHTS AND RESPONSIBILITIES

Insurers (including Lloyd's Underwriters), along with the brokers and agents who sell home, auto and business insurance are committed to safeguarding your rights both when you shop for insurance and when you submit a claim following a loss. Your rights include the right to be informed fully, to be treated fairly, to timely complaint resolution, and to privacy. These rights are grounded in the contract between you and your insurer and the insurance laws of your province. With rights, however, come responsibilities including, for example, the expectation that you will provide complete and accurate information to your insurer. Your policy outlines other important responsibilities. Insurers and their distribution networks, and governments also have important roles to play in ensuring that your rights are protected.

RIGHT TO BE INFORMED

You can expect to access clear information about your policy, your coverage, and the claims settlement process. You have the right to an easy-to-understand explanation of how insurance works and how it will meet your needs. You also have a right to know how insurers calculate price based on relevant facts. Under normal circumstances, insurers will advise an insurance customer or the customer's intermediary of changes to, or the cancellation of a policy within a reasonable prescribed period prior to the expiration of the policy, if the customer provides information required for determining renewal terms of the policy within the time prescribed, which could vary by province, but is usually 45 days prior to expiry of the policy.

You have the right to ask who is providing compensation to your broker or agent for the sale of your insurance. Your broker or agent will provide information detailing for you how he or she is paid, by whom, and in what ways.

You have a right to be told about insurers' compensation arrangements with their distribution networks. You have a right to ask the broker or agent with whom you deal for details of how and by whom it is being paid. Brokers and agents are committed to providing information relating to ownership, financing, and other relevant facts.

RESPONSIBILITY TO ASK QUESTIONS AND SHARE INFORMATION

To safeguard your right to purchase appropriate coverage at a competitive price, you should ask questions about your policy so that you understand what it covers and what your obligations are under it. You can access information through one-on-one meetings with your broker or agent. You have the option to shop the marketplace for the combination of coverages and service levels that best suits your insurance needs. To maintain your protection against loss, you must promptly inform your broker or agent of any change in your circumstances.

RIGHT TO COMPLAINT RESOLUTION

Insurers, their brokers and agents are committed to high standards of customer service. If you have a complaint about the service you have received, you have a right to access Lloyd's Underwriters' complaint resolution process for Canada. Your agent or broker can provide you with information about how you can ensure that your complaint is heard and promptly handled. Consumers may also contact their respective provincial insurance regulator for information. Lloyd's is a member of an independent complaint resolution office, the General Insurance OmbudService.

RESPONSIBILITY TO RESOLVE DISPUTES

You should always enter into the dispute resolution process in good faith, provide required information in a timely manner, and remain open to recommendations made by independent observers as part of that process.



RIGHT TO PROFESSIONAL SERVICE

You have the right to deal with insurance professionals who exhibit a high ethical standard, which includes acting with honesty, integrity, fairness and skill. Brokers and agents must exhibit extensive knowledge of the product, its coverages and its limitations in order to best serve you.

RIGHT TO PRIVACY

Because it is important for you to disclose any and all information required by an insurer to provide the insurance coverage that best suits you, you have the right to know that your information will be used for the purpose set out in the privacy statement made available to you by your broker, agent or insurance representative. This information will not be disclosed to anyone except as permitted by law. You should know that Lloyd's Underwriters are subject to Canada's privacy laws - with respect to their business in Canada.



SERVICE OF SUIT CLAUSE

ATTACHING TO POLICY N/A

NUMBER:

THE INSURED: Adamson Geomatics Ltd

WITH EFFECT FROM: -

In any action to enforce the obligations of the underwriting members of the Lloyd's syndicates and other subscribing insurers, they can be designated or named, in respect of the Lloyd's syndicates, as "Lloyd's Underwriters" and such designation will be binding on the members as if they had each been individually named as defendant. Service of such proceedings against Lloyd's syndicates may validly be made upon the Attorney In Fact in Canada for Lloyd's Underwriters whose address for such service is 200 Bay Street, Suite 2930, P.O. Box 51, Toronto, Ontario, M5J 2J2, and service of such proceedings against other subscribing insurers may validly be made upon Norton Rose Fulbright Canada LLP whose address for such service is One Place Ville Marie, Suite 2500, Montréal, Quebec, H3B 1R1.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY



ZENSURANCE CANCELLATION CONDITION AMENDATORY CLAUSE

ATTACHING TO POLICY N/A

NUMBER:

THE INSURED: Adamson Geomatics Ltd

WITH EFFECT FROM: -

It is understood and agreed that the following amendments are made to this Policy:

1. The following **DEFINITION** is added:

"Scheduled payment dates" means

the dates on which you are scheduled to pay the **premium**, if specified in the document detailing the **premium** remittance agreement between the entity named as the Insured in the Declarations page and the broker or insurance intermediary that arranged this Policy.

2. The following **CONDITION** is added:

Premium payment

You undertake that the **premium** and Policy Administration Fee will be paid to **us**:

- a. by the **scheduled payment dates**; or
- b. within 60 days beyond the **inception date**, if no **scheduled payment dates** apply to this Policy.

In any event, the Policy Administration Fee will be deemed fully earned upon inception of the Policy.

3. The "Cancellation" **CONDITION** is deleted in its entirety and replaced with the following:

Cancellation

This Policy may be cancelled with written notice by either **you** or **us**. In this event, any return **premium** will be in proportion to the number of days that the Policy is in effect and cancellation of the Policy will take effect:

- a. from the date **you** issued written notice of the cancellation; or
- b. on the 30th day following the date **we** issued written notice of the cancellation.

However, if **you** have made a claim under this Policy, there will be no return **premium**.



Notwithstanding the above, in the event the **premium** has not been paid in accordance with the "Premium payment" **CONDITION**, then this Policy will be cancelled with effect from:

- a. the next **scheduled payment date** on which the **premium** would otherwise be due; or
- b. the **inception date**, if no **scheduled payment dates** apply to this Policy.

**SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE
POLICY**