

BROKER: PROfur o/b Acera Insurance Services Ltd.
241 Main St S
Newmarket ON L3Y 3Z4 **1-888-577-3210**
profur@acera.ca | www.profur.ca

NAMED INSURED AND CONTACT INFORMATION

Ashley Meyer
O/A Artemis Pet Care YYC
710-1101 84 St NE
Calgary AB T2A 7X2
artemispetcareyyc@gmail.com

INSURING COMPANY: Intact Insurance Company
Certificate Number: P7486
Master Policy Number: 5CG764056

Account # ARTEM01
Date of Certificate: January 05, 2026
Effective Date: January 06, 2026 12:01 AM
Expiration Date: January 06, 2027 12:01 AM
Status: New Policy
(All times are local at the insured's mailing address)

LOCATION OF OPERATIONS

710-1101 84 St NE
Calgary AB T2A 7X2

BUSINESS OPERATIONS INSURED

- **Dog walking (see Basis of Rating section to confirm the maximum number of dogs being walked and if you are covered for on or off-leash walking)**
- **Pet sitting (pets kept at your client's home)**

BASIS OF RATING

- **Dog walking - 1 full time & 4 part time walkers**
 - o Maximum of 3 dogs walked at once per walker
 - o [No off-leash walking]
- **Pet sitting (pets kept at your client's home) - 1 full time & 2 part time sitters**

This is to certify that the policy of insurance indicated on this Certificate has been issued to the insured named above for the policy period indicated here, notwithstanding any requirements, term or condition of any contract or other document with respect to which this certificate may be issued. The insurance afforded by the policies described herein is subject to all the terms, exclusions and conditions of such policies. All limits shown are in Canadian dollars. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

PET COVERAGES

COVERAGE (Customer's pets unless otherwise specified)	LIMIT
Injury, Loss or Death (incl. Emergency Vet Expenses)	\$10,000 per pet/\$50,000 per occurrence
Runaway Recovery Expenses & Reward	\$5,000 aggregate
Emergency Removal	\$2,000 per occurrence
DEDUCTIBLES	
Injury, Loss or Death (incl. Emergency Vet Expenses)	\$200
Runaway Recovery Expenses & Reward, Emergency Removal	\$0

PROPERTY & CRIME COVERAGES

COVERAGE	LIMIT	CO-INSURANCE
Building	\$0	90%
Contents of Every Description	\$10,000	90%
Property Floater	\$10,000	100%
Equipment Breakdown	\$0	
Privacy Breach Expenses	\$0	aggregate
Bonding (Employee Dishonesty)	\$50,000	aggregate
Lost Key-Customer's Home	\$10,000	(\$0 deductible)
DEDUCTIBLES		TYPE OF COVERAGE
General Deductible	\$500	Broad Form/Multi-Peril
Sewer Backup	\$2,500	Replacement Cost Endorsement
Flood	\$25,000	Actual Cash Value - Stock
Earthquake greater of 3% or \$50,000		
Privacy Breach	\$1,000	

BUSINESS INTERRUPTION COVERAGES

COVERAGE	LIMIT
Profits	Actual Loss Sustained
Profits Indemnity Period:	When business achieves level of profit it would have been at had no losses occurred, maximum 12 months.
Extra Expense	\$50,000
Ordinary Payroll	\$0
Privacy Breach	\$0 Aggregate

LIABILITY COVERAGES

	LIMIT
PROFESSIONAL LIABILITY-OCCURRENCE BASIS	\$3,000,000 Each Claim
	\$3,000,000 Aggregate
COMMERCIAL GENERAL LIABILITY-OCCURRENCE BASIS	
Bodily Injury/Pet Injury & Property Damage	\$3,000,000 Per Occurrence
Abuse Liability	\$3,000,000 Aggregate
Products & Completed Operations	\$3,000,000 Aggregate
Employment Practices Liability	\$25,000 Aggregate
General Aggregate	\$5,000,000
Personal & Advertising Injury	\$3,000,000 Per Person or Organization
Tenants Legal Liability	\$500,000 Any One Premises
OTHER	
Non-Owned Auto Liability	\$3,000,000
Privacy Breach Legal Expenses (claims made basis)	\$0 Aggregate
DEDUCTIBLES	
Bodily Injury/Pet Injury	\$0
Property Damage	\$1,000
Employment Practices	\$1,000

MORTGAGEE/LOSS PAYEE/ADDITIONAL INSURED

None

SPECIAL ITEMS

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DISCOUNTS APPLIED

Claims Free	Yes	Pet First-Aid	No

NOTABLE CONDITIONS

General Items

- The pet, liability, lost keys, and bonding coverages on this certificate are extended to cover independent contractors who are under agreement with you to provide the pet care services insured on this certificate.
- Pet taxi and poop & scoop services are covered. Revenue from pet taxi and poop & scoop services must each account for no more than 15% of your total revenue.
- This policy does not insure your vehicle, or any equipment attached to it.
- Retail sales, including on-line sales, are covered. Revenue from retail sales must not be more than 50% of your total revenue.
- Sales of products or providing services to customers located outside of Canada is not permitted unless otherwise indicated on this Certificate of Insurance.
- Nutrition counselling and diagnosing of medical conditions are not permitted.
- Veterinarian or death expenses due to any disease or parasitic infestation, or the treatment for any disease or parasitic infection are excluded (note that this is insured by your liability coverage).
- Medications must only be administered if and as directed by a veterinarian or the pet owner.
- Loss or damage to property, such as contents and buildings, caused by any virus, bacteria, or other micro-organisms is not covered nor does it cover any resulting business interruption losses.
- Cyber incidents such as ransomware, negotiating with cyber extortionists, loss of business caused by your computer system, phone, or website being hacked, data restoration, fraudulent electronic transfers of funds from your bank account, and liability for cyber losses are not covered.
- Liability for cyber losses are not covered.
- Liability for online content such as videos, blogs, streaming, or social media posts is not covered for allegations of libel, slander, defamation, copyright or trademark infringement, plagiarism, or misappropriation of ideas.

Dog Walking

- You are not covered for off-leash dog walking, meaning dogs must be kept on a leash while they are outside. If you intend to walk dogs off-leash or go to an off-leash dog park, contact PROfur to change your coverage.
- The maximum number of dogs that can be walked at once is indicated under the Basis of Rating section.
- Dogs being walked are required to have current vaccinations or titer tests for rabies and DHPP or an equivalent.
- Dog walkers must be a minimum of 18 years old and not have a conviction for theft or fraud.
- Snow removal is not covered. Clearing a path in snow so you can safely access a customers' home is permitted as long as you are not paid to do it and it is not a service that you are contracted to provide.

Pet Sitting

- Covers caring for domestic house pets in your client's own home, including dogs, cats, rodents, ferrets, rabbits, reptiles, fish, and birds, along with incidental house sitting which includes bringing in mail/newspapers, taking out garbage, watering plants, alternating lights/blinds, and checking heat/water/security of the premises.

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NOTABLE CONDITIONS (continued)

- Pet sitters must be a minimum of 18 years old and not have a conviction for theft or fraud.
- Snow removal & lawn care services are not covered. Clearing a path in snow so you can safely access a customers' home is permitted as long as you are not paid to do it and it is not a service that you are contracted to provide.

This Certificate of Insurance is made and accepted subject to the foregoing stipulations and the conditions of the **Master Policy #5CG764056** issued by Intact Insurance Company. This Certificate, along with the Master Policy and its Endorsements, shall constitute the Contract between the Insured and the Insurer. This Certificate presents a summary of coverage provided by the Master Policy and is subject to all the terms, exclusions and conditions of the Master Policy. No officer, agent or other representative of the Insurer shall have the power to waive or be deemed to have waived any provision or condition of this certificate unless such waiver, if any, is written hereon or attached to this Certificate, nor shall any privilege or permission affecting the insurance under this Certificate exist or be claimed by the Insured, unless so written or attached.

In witness whereof,

the Insurer, Intact Insurance Company, has duly authorized Acera Insurance Services Ltd. o/a PROfur to execute and sign this Certificate of Insurance.

Jennifer Blythe

AUTHORIZED REPRESENTATIVE

Issued on behalf of Intact Insurance Company

THIS POLICY MAY CONTAIN A CLAUSE(S) WHICH LIMITS THE AMOUNT PAYABLE.