CERTIFICATE OF LIABILITY INSURANCE

This certificate is issued as a matter of information only and confers no rights upon the certificate holder and imposes no liability on the insurer. This certificate does not amend, extend or alter the coverage afforded by the policies below.

1. CERTIFICATE HOLDER - NAME AND MAILING ADDRESS	**2. INSURED'S FULL NAME AND MAILING ADDRESS**
To Whom it May Concern	Luxbuilt Legacy Homes Inc.
	106-99 Chapel St
	Nanaimo BC POSTAL CODE V9R 5H3

3. DESCRIPTION OF OPERATIONS/LOCATIONS/AUTOMOBILES/SPECIAL ITEMS TO WHICH THIS CERTIFICATE APPLIES (but only with respect to the operations of the Named Insured)

General Contractor
Insurer: Lloyd's Underwriters led by BRIT, Syndicate 2987 under agreement B0621P33125625, as arranged by HUB International Insurance Brokers under Agreement No. 33125625(34) B0621P33125625

4. 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 notwithstanding any requirements, terms or conditions 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 terms, exclusions and conditions of such policies.

LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS

TYPE OF INSURANCE	INSURANCE COMPANY AND POLICY NUMBER	EFFECTIVE DATE YYYY/MM/DD	EXPIRY DATE YYYY/MM/DD	LIMITS OF LIABILITY (Canadian dollars unless indicated otherwise)		
				COVERAGE	DED.	AMOUNT OF INSURANCE
COMMERCIAL GENERAL LIABILITY	Lloyd's Underwriters 178591690	2026/06/18	2027/06/18	COMMERCIAL GENERAL LIABILITY BODILY INJURY AND PROPERTY DAMAGE LIABILITY - GENERAL AGGREGATE	1,000	5,000,000
☐ CLAIMS MADE OR ☒ OCCURRENCE				- EACH OCCURRENCE	1,000	5,000,000
☒ PRODUCTS AND / OR COMPLETED OPERATIONS				PRODUCTS AND COMPLETED OPERATIONS AGGREGATE		5,000,000
☐ EMPLOYER'S LIABILITY				☐ PERSONAL INJURY LIABILITY OR ☒ PERSONAL AND ADVERTISING INJURY LIABILITY		5,000,000
☒ CROSS LIABILITY						
☐ WAIVER OF SUBROGATION				MEDICAL PAYMENTS		10,000
☒ TENANTS LEGAL LIABILITY				TENANTS LEGAL LIABILITY		250,000
☐ POLLUTION LIABILITY EXTENSION				POLLUTION LIABILITY EXTENSION		
☐						
☐						
☒ NON-OWNED AUTOMOBILES	Lloyd's Underwriters 178591690	2026/06/18	2027/06/18	NON-OWNED AUTOMOBILES		5,000,000
☒ HIRED AUTOMOBILES				HIRED AUTOMOBILES	1,000	50,000
AUTOMOBILE LIABILITY				BODILY INJURY AND PROPERTY DAMAGE COMBINED		
☐ DESCRIBED AUTOMOBILES						
☐ ALL OWNED AUTOMOBILES				BODILY INJURY (PER PERSON)		
☐ LEASED AUTOMOBILES **				BODILY INJURY (PER ACCIDENT)		
** ALL AUTOMOBILES LEASED IN EXCESS OF 30 DAYS WHERE THE INSURED IS REQUIRED TO PROVIDE INSURANCE				PROPERTY DAMAGE		
EXCESS LIABILITY				EACH OCCURRENCE		
☐ UMBRELLA FORM				AGGREGATE		
☐						
OTHER LIABILITY (SPECIFY) ☒ General Contractors E&O	Lloyd's Underwriters 178591690	2026/06/18	2027/06/18	Each Claim	1,000	250,000
☐ (Claims Made Basis)				Annual Aggregate	1,000	250,000
☐						
☐						

5. CANCELLATION

Should any of the above described policies be cancelled before the expiration date thereof, the issuing company will endeavor to mail NIL days written notice to the certificate holder named above, but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives.

6. BROKERAGE/AGENCY FULL NAME AND MAILING ADDRESS	**7. ADDITIONAL INSURED NAME AND MAILING ADDRESS** (Commercial General Liability- but only with respect to the operations of the Named Insured)
HUB International Insurance Brokers	
8-1551 Estevan Road	
Nanaimo BC POSTAL CODE V9S 3Y3	
BROKER CLIENT ID: LUXBLEG-01	
CERTIFICATE NUMBER: 1366096869	POSTAL CODE

8. CERTIFICATE AUTHORIZATION

ISSUER	CONTACT NUMBER(S)			
DAMAGE INSURANCE BROKER	TYPE Phone	NO. 250-753-4169	TYPE	NO.
AUTHORIZED REPRESENTATIVE Meagan Lofeudo, Commercial Insurance Advisor	TYPE Fax	NO. 250-753-4998	TYPE	NO.
SIGNATURE OF AUTHORIZED REPRESENTATIVE	DATE 2026/06/10	EMAIL ADDRESS meagan.lofeudo@hubinternational.com		

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