

**INSURANCE CERTIFICATE  
and RECEIPT of PAYMENT**

277 Wellington St. West  
Toronto, ON M5V 3H2  
Phone: 1-800-267-4734  
Fax: 416-204-3418

www.aica.ca  
services@aica.ca

**Certificate No. <cert\_no>**

**Insured:** <insd.name>

**Insured's Mailing Address:** <street>  
<city>, <prov>  
<postal code>

**Insured's Member Number:** <mem.no>

**Name of Firm / Employer:** <firm.name>

**Policy Period:** **April 1, 2010 to April 1, 2011**

12:01 a.m. Standard Time at the address shown herein.

By the acceptance of this Certificate, the Insured acknowledges the cancellation, from the effective date of this Certificate, of any Policy previously issued by AICA Services Inc.

**Limit of Liability per CLAIM: \$1,000,000**

As indicated in the Policy, the Limit of Liability set out in the certificates issued to numerous INSUREDS will not be cumulated. Notwithstanding that provision, if the INSURED is involved in the same CLAIM as one or more other member(s) of the Quebec Order of Chartered Accountants who provided PROFESSIONAL ACTIVITIES and was also a partner, principal or employee of the same CA FIRM as the Certificate-holder, then the Limit of Liability for that CLAIM will be increased to \$2,000,000, for the benefit of all INSUREDS with respect to PROFESSIONAL ACTIVITIES performed on behalf of that CA FIRM.

**Deductible:** NIL

**Director's / Officer's Liability:** {Excluded or Included}

**Premium:** \$ <prem>

**Tax:** \$ <tax>

**Payment Received:** \$ <total\_paid>

**Subscribers (hereinafter called the Insurers):**

Aspen Insurance UK Ltd Canadian Branch: 50% participation  
GCAN Insurance Company: 20% participation  
Lombard General Insurance Company of Canada: 20% participation  
Berkley Insurance Company: 10% participation

Each of the Insurers identified above is individually responsible for their indicated percentage of the coverages provided by this certificate. The liability of the Insurers identified above is joint and not solidary.



In witness whereof, this certificate has been signed by HUB International Québec Limitée  
as authorized by the Insurers.

**The Insured is requested to read this Certificate carefully and, if incorrect, return it immediately to AICA Services Inc. for alteration.**

In the event of a claim or circumstance likely to result in a claim, under this insurance, immediate written notice should be given to AICA Services Inc.