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BCAA Small Business Insurance

Certificate of Insurance

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND, OR ALTER COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER. THE CERTIFICATE HOLDER IS AN ADDITIONAL INSURED IF ENDORSED ON THE POLICY. SUBROGATION IS WAIVED, SUBJECT TO THE TERMS AND CONDITIONS OF THE POLICY.

AGENCY

B.C.A.A. Holdings Ltd. dba BCAA Insurance Agency
4567 Canada Way
Burnaby, British Columbia
Canada
V5G 4T1
1.888.268.2222

INSURER

BCAA Insurance Corporation
4567 Canada Way
Burnaby, British Columbia
Canada
V5G 4T1

HDI GLOBAL SPECIALTY SE
220 Bay Street, Suite 400
Toronto, Ontario
Canada
M5J 2W4

The Boiler Inspection and Insurance Company of Canada
390 Bay Street, Suite 2000
Toronto, Ontario
Canada
M5J 2Y2

Named Insured and Mailing Address
Bud Johnson Enterprises Ltd.
6233 165 St
Surrey, BC
V3S 0Y6

Effective From
16-Aug-2026 12:01 am

Effective To
16-Aug-2027 12:01 am

Policy Number
C1000335367

Description of Operations
Residential Building Construction / Renovation / Repair

Additional Insureds

Certificate Holder and Mailing Address

Certificate Holder's Interest

This document may contain confidential or sensitive data.

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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 REQUIREMENT, TERM OR CONDITION 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 THE TERMS, EXCLUSIONS, AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

Type of Insurance	Limit	Deductible
Commercial General Liability	$2,000,000	$2,500
General Aggregate	$2,000,000	
Tenants Legal Liability	$250,000	$1,000
Products & Completed Ops Aggregate	$2,000,000	
Non-Owned Automobile Liability		
S.P.F. No. 6 ? Standard Non-Owned Automobile	$2,000,000	$1,000
S.E.F. No. 99		
S.E.F. No. 96		
S.E.F. No. 94	$25,000	$1,000
Legal Expense	$100,000	
Aggregate Limit	$500,000	
Cyber Risk	$25,000	$1,000
Cross Liability		
Contractual Liability*		

NOTICE OF CANCELLATION

The Insurer will endeavor to provide the Certificate Holder thirty (30) days written notice of cancellation, but failure to mail such notice shall impose no obligation or liability of any kind upon the insurer, its agents, or representatives.

ADDITIONAL NOTES

*with respect to an "insured contract", as defined in the policy.

Advisor Name: Patrick Smith

Date Signed: July 30, 2026 | 10:13 AM PDT

Authorized Signature: DocuSigned by: Patrick Smith 6491A17D37DC4F4...

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