

# JOHN FLEMING INSURANCE AGENCY.

6696 East Hastings Street  
Burnaby, B.C. V5B 1S3

Phone: (604) 298-1218 Fax: (604) 298-3525  
business@jfi.bc.ca www.jfi.bc.ca

May 9, 2017

Canadian DJ Inc.  
10640 240th Street  
Maple Ridge, BC  
V2W 2B2

via email: info@canadiandj.ca

**RE: 2017 - 2018 Business Insurance Renewal, Guardian Risk Managers Policy # 21277**

Hi Pavel,

Our office has received a copy of your insurance renewal terms for the upcoming year. The policy is effective June 13, 2017 to June 13, 2018. Please find attached an invoice for the total premium due.

**Important:** Your policy is based on an annual gross receipts of **\$175,000**. In order to avoid any co-insurance penalty in the event of a claim, please notify our office as soon as possible should your annual gross receipts exceed this amount.

To update their files, the insurance company has requested an estimation of gross receipts for the upcoming year. Please fax back this sheet to our office with your best estimation of gross receipts.

**Gross Receipts (upcoming term) :** \$ \_\_\_\_\_

We have outlined below a summary of your current policy limits and coverages. Please review your current limits and coverages to ensure they are adequate for the upcoming insurance term.

**Classification:** Audio / Video Installation & DJ Services  
- audio / video, 60% of gross receipts (50% residential; 50% commercial)  
- DJ services, 40% of gross receipts

**Limits:**

**Commercial General Liability**

- Occurrence	\$2,000,000
- Annual aggregate	\$2,000,000
Products- Complete Operations Aggregate	\$2,000,000
Non - Owned Automobile	\$2,000,000

**Deductible:**

for Liability \$1,000

**Subjects:**

Absolute Asbestos Exclusion  
Illegal Substance Exclusion  
Territorial Limitation

**\*\* all sub-contractors to carry their own Commercial General Liability \*\***

We have reviewed your policy and have outlined below an additional coverage checklist for your review:

**Additional Coverage Checklist**

<u>Coverage(s)</u>	<u>We Recommend</u>
Cyber Crime/ Data Breach	<input checked="" type="checkbox"/>
Equipment	<input checked="" type="checkbox"/>
Stock	<input checked="" type="checkbox"/>
Crime	<input checked="" type="checkbox"/>
Transit	<input checked="" type="checkbox"/>
Customer's Goods	<input checked="" type="checkbox"/>
Business Interruption	<input checked="" type="checkbox"/>
Increase in Commercial General Liability	<input checked="" type="checkbox"/>
Professional Liability - Errors & Omissions	<input checked="" type="checkbox"/>

Coverage will not be added to your policy without your approval.  
Please let us know if you would like any changes made to your policy.

In order to avoid any lapse in coverage, please ensure payment is received in our office by the effective date of your policy noted above. Once the Insurance Company has received payment, they will issue the policy documentation which we will forward to you .

We also do Autoplan, as well as, home, boats and travel insurance. Our other services include faxing, photocopying, temporary operating permits and life insurance.

If you would like to make any changes, or have any questions or concerns, please do not hesitate to contact our office at 298-1218. Thank you very much.

Sincerely,  
**John Fleming Insurance Agency**

*Per Tommas*

**Frank Astorino, BA, CAIB**  
**President**