



**Brown Pineo
Van Kempen
& Associates Ltd**
INSURANCE BROKERS

ENCON Group Inc.
700-350 Albert Street
Ottawa, Ontario K1R 1A4
Telephone 613-786-2000
Facsimile 613-786-2001
Toll Free 800-267-6684
www.encon.ca

Errors and Omissions Liability Insurance for the Members of Independent Financial Brokers of Canada

Certificate Number: 1426

This certificate is subject to the terms, conditions and other stipulations contained in the association policy number SRD074784 issued on behalf of Independent Financial Brokers of Canada.

Named INSURED: Ian Polzin

Address: 1059 Riverview Cresc.
Pickering ON L1V 4M7

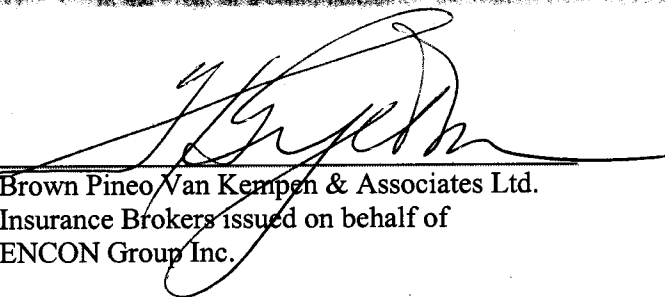
Policy Period: From 01 July 2002 to 01 July 2003 at 00:01 a.m. Local Time at the Named INSURED'S address shown above, without tacit renewal.

Limit of Liability: \$1,000,000 CAN per LOSS and
\$2,000,000 CAN per policy period.

Deductible: \$1,000 CAN per LOSS.

Premium: \$635 CAN.

IN WITNESS WHEREOF, the INSURERS have duly authorized ENCON Group Inc. to execute and sign this Certificate of Insurance.


Brown Pineo Van Kempen & Associates Ltd.
Insurance Brokers issued on behalf of
ENCON Group Inc.

July 22, 2002
Date