



Heath Lambert Group

HEATH LAMBERT CORPORATE RISK LIMITED

181 University Avenue, Suite 2000, Toronto, Ontario M5H 3M7
Tel: (416) 644-1931 Fax: (416) 644-1935

CERTIFICATE OF INSURANCE – NO. 30297

Professional Liability Insurance for Life Agents, Mutual Fund Agents and Licensed Assistants - Policy No. 400 133.

Certificate Holder:	Ian Polzin o/a Polzin Ins & Consultants/lifeinsurancebrokers.com
Insured Organization:	
Address:	1895 Clements Road Unit 122
Fax:190-550-95980	Pickering, ON L1W 3V5

Note: Insured organization is solely for the application of vicarious liability defense costs only.

Certificate Effective Date: 01-Jul-05

MASTER POLICY PERIOD:	LIMITS OF LIABILITY:
from 12:01 a.m. July 1, 2005 to 12:01 a.m. July 1, 2006	\$1,000,000 each and every loss \$2,000,000 in the aggregate \$5,000,000 in the aggregate (Mandatory if licensed in Manitoba & Quebec) Deductible: \$1,000
Mandatory Fraud coverage for licensed individuals in Ontario, Saskatchewan & Newfoundland applies.	

Premium: \$ 759.26
Taxes: \$ 60.74
Total: \$ 820.00

Certificate of Insurance for Professional Liability, Policy No. 400 133 or replacement as Insured by American International Group Inc., and as issued to the Insured Member of the Independent Financial Brokers of Canada.

Insurance afforded is subject to the terms, conditions and exclusions of the applicable policy. This Policy contains a clause that may limit the amount payable. The Insurer will endeavour to mail to the holder of this Certificate **30** days written notice of any material change in or cancellation of these policies.

In the event of a claim, please notify:

Heath Lambert Corporate Risk Limited
181 University Ave. Suite 2000
Toronto, Ontario M5H 3M7
Phone: 416-644-1931
Fax: 416-644-1935

AUTHORIZED REPRESENTATIVE
Roger E. Hacala
Director, Executive Risk
Heath Lambert Corporate Risk Limited