

January 18, 2018

Transport Inner Circle Inc.
3435, rue Bergerac,
Brossard, Québec,
J4Z 2M4

Attention: Mr. Claudius Earl Clarke

Re: **Echelon Policy: QLH216015276 & DAS Transport**

Please find attached your new insurance certificates for the period of January 18th, 2018 to January 18th, 2019.

In order to complete your file, we would kindly request you to sign and return by fax (450-672-4647) the following documents:

- **Cover note**
- **Q.P.F. No. 1 Application and Transport Analysis**
- **Tax Certification**
- **Budget Contract (the Insured copy must be kept for your file)**

We are also including an invoice in the amount of **32 937.14 \$** (including insurance tax) for your insurance policy.

PAYMENTS SCHEDULE:

- 1 (one) pre-authorized payment in the amount of 5 000.00 \$ dated January 18th, 2018 to Fin Assur Inc.
- 10 (ten) pre-authorized payments in the amount of 2 991.34 \$ each, dated from February 18th, 2018 to November 18th, 2018.

Should you require any additional information, please do not hesitate to contact the undersigned, at your convenience.

We wish to thank you for your renewed trust.

Sincerely,



Benoit Tessier
Damage Insurance Broker

/ka

encl

COVER NOTE

Name of insured : Transport Inner Circle Inc
 Policy term : From January 18, 2018 to January 18, 2019
 Insurer : Echelon
 Policy no : QLH216015276

SUMMARY OF OFFERED COVERAGES

Automobile Q.P.F. 1 Quebec Automobile Insurance Policy

*** List of insured vehicles is attached

SECTION A – Civil Liability	3 000 000 \$	
SECTION B – Coverage for damage to insured vehicles :	Deductible	
• Tractors (+ de 4 500 kg)	5 000 \$	All perils (B1)
• Straight trucks	Not Covered	All perils (B1)
• Trailers (commercial use)	5 000 \$	All perils (B1)
• Service vehicles	Not Covered	All perils (B1)
• Private vehicles	Not Covered	All perils (B1)
• Non-plated equipments	Not Covered	All perils (B1)
• Pickups	Not Covered	All perils (B1)
• Recreational vehicles	Not Covered	All perils (B1)

Precisions :

Automobile insurance endorsements included

- **Q.E.F. no 20g Travel expenses and loss of revenue (broad form) (Section B) 7 500 \$ / Unlimited per day
 ** Applicable to heavy commercial vehicles only (4 500 kg and more), trailers excluded
- **Q.E.F. no 27 Civil liability resulting from damage caused to vehicles of which named insured is not owner :
 applicable to this type :
 Trailers/semi-trailers Amount of coverage : 100 000 \$ Deductible : 5 000 \$
 ** Limit per occurrence including all types of vehicles mentioned above
- Q.E.F. no 40 Fire deductible (Section B) (applicable to all vehicles)
- Q.E.F. no 41 Change to deductibles (Section B) See comments for details

READ AND ACCEPTED ON 1/19/2018 BY : Claudius Clarke

Sign and Return

COVER NOTE

Cargo

Carrier's legal liability (cargo)	Amount per vehicle :	250 000 \$
Terminal limit	Amount of :	250 000 \$
Catastrophic limit	Amount of :	250 000 \$
Contingent cargo (brokerage)	Amount of :	250 000 \$
Earned freight charges	Amount of :	Included
Goods in transit temporarily unloaded	Amount of :	Not Applicable
Cargo insurance (owner's form)	Amount of :	Not Applicable
Deductible :		

5 000 \$/10 000 \$ In case of loss by theft of recreational vehicles, aluminum, copper, stainless steel, fresh or frozen meat (poultry, pork, beef, etc.) fish, seafood.

Commercial General liability

Operations:

Bodily injury or property damage	Amount of :	3 000 000 \$	Deductible : 5 000 \$	(property damage)
Personal Liability and Advertising Liability	Amount of :	3 000 000 \$		
Personal Injury Liability	Amount of :	50 000 \$ per person		
Tenant's Legal Liability :	Amount of :	250 000 \$	Deductible : 5 000 \$	
1- 180 Authier, Ville St-Laurent	Amount of :	Not Covered per situation	Deductible :	0 \$

Amount by occurrence :	3 000 000 \$
Global amount for products and/or completed operations :	3 000 000 \$ per insurance period
Global general amount (aggregate) :	N/A per insurance period

Q.P.F. no 6 – Automobile Insurance Policy (Non-owned automobile civil liability)

Amount of coverage 3 000 000 \$
 Q.E.F. no 6-99 – Excluding long term leased vehicle endorsement

Q.P.F. no 4 – Automobile Insurance Policy (Garage form)

Section A – Civil Liability	Not Covered		
Section C – Civil Liability for loss of or damage to customer's automobile while in the care, custody and control of the insured			
subsection C2 : Collision or upset	Amount	Not Covered	Deductible Not Applicable
subsection C3 : Comprehensive	Amount	Not Covered	Deductible Not Applicable
Q.E.F. no 4-70 – Excluding owned automobiles endorsement			

Crime

Employee Dishonesty coverage- Form A	Amount	Not Covered	Deductible Not Applicable
Loss inside the premises coverage	Amount	Not Covered	Deductible Not Applicable
Loss outside the premises coverage	Amount	Not Covered	Deductible Not Applicable
Money orders and counterfeit paper currency coverage	Amount	Not Covered	Deductible Not Applicable
Depositors forgery coverage	Amount	Not Covered	Deductible Not Applicable

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COVER NOTE

Other coverages

- | | | | | |
|---|--------|-------------|------------|----------------|
| <input type="checkbox"/> Employee benefit liability extension | Amount | Not Covered | Deductible | Not Applicable |
| <input type="checkbox"/> Restricted pollution liability endorsement (120 hours) | Amount | Not Covered | Deductible | Not Applicable |
| <input type="checkbox"/> Total exclusion pollution risk | | | | |
| <input type="checkbox"/> Warehouseman's legal liability coverage | Amount | Not Covered | Deductible | Not Applicable |

Other endorsements

- | | | |
|--|----------------------|--|
| <input checked="" type="checkbox"/> Conditional Release Bond | Amount | 100 000 \$ Per Person / 300 000 \$ Per Event |
| <input type="checkbox"/> Profit sharing endorsement | | |
| <input type="checkbox"/> Deductible buy-back endorsement | | |
| <input type="checkbox"/> Loss of income endorsement | | |
| <input checked="" type="checkbox"/> Maximum deductible per event | 5 000 \$ / 10 000 \$ | Highest deductible applicable |
| <input type="checkbox"/> Maximum limit per event | | |

DAS Transport (Premium : 300 \$ included in the total)

LEGAL EXPENSE INSURANCE COVERAGE

LIMIT OF INDEMNITY PER CLAIM

- | | |
|----------------------------------|--|
| • Legal Defence (Canada) | 100 000 \$ |
| • Legal Defence (USA & Mexico) | 10 000 \$ (reimbursement basis, max. hourly rate
350 \$ per hour) |
| • Contract Disputes | 100 000 \$ |
| • Driver's Licence Protection | 100 000 \$ |
| • Statutory Licence Protection | 100 000 \$ |
| • Telephone Legal Advice Service | Unlimited |

AGGREGATE LIMIT PER ANNUAL PERIOD : 500 000 \$

COVERAGE FORM :

INSURER :

INTEREST

DAS LEGAL PROTECTION INSURANCE COMPANY LIMITED

100 %

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

READ AND ACCEPTED ON 1/19/2018 BY : Claudius Clarke

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Comments

Former Insurers and/or employers

Markel # 2003017 (2004-2008)

Zurich #TPS9952608 (2008-2013)

Intact #A93-2545 (2013-2017)

Echelon #QLH216015276 (2017-2018)

Q.E.F. No. 41

It is agreed that the deductible under section B- Protection 1: all Perils of Protection 2: Collision and upset does not apply for a not at fault loss resulting from a collision due to a covered loss involving and identified third party.

Premium conditions

Total premium : 32 277,00 \$

Tax : 660,14 \$

Issuing fee : 0,00 \$

Total to pay : 32 937,14 \$

** It is understood and agreed upon that in case of cancellation of any of the policies, the Insured accepts that Transport Expert holds an amount of \$100 over for each policies concerned and above the administration fee, to cover costs related to the cancellation transaction.

This cover note binds the responsibility of the Insurer and is subject to the terms, conditions, limitations and exclusions of the insurance policies to be issued. The acceptance of the issued policies by the insured will render this cover note void and without effect.

Prepared on January 18, 2018

Insured :

Authorized representative :

Claudius Clarke

[Signature]

Transport Inner Circle Inc

Assuraction Transport Expert Inc.

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7. EQUIPMENT :

SEE (appendix 1)

Vehicle Type	TOTAL
TRACTOR	3
STRAIGHT TRUCK	0
TRAILER AND SEMI-TRAILER	4
TEMPERATURE CONTROLLED TRAILER	0
RECREATIONAL VEHICLE	0
PRIVATE VEHICLE	0
SERVICE VEHICLE	0
PICKUP	0
NON REGISTERED EQUIPMENT	0
TOTAL	7

7a. IF ANY OTHER VEHICLE, DESCRIBE THEM IN THE COMMENT SECTION

8. Does the applicant own vehicles registered outside Quebec ? yes no
 If so, please explain in the comment section

9a. Will the applicant use non-owned tractors ? yes no
 Maximum number of tractors under applicant's care, custody or control at any given time : **0**
 If affirmative, please explain : Average value : **0 \$** Maximum value : **0 \$**

9b. Will the applicant use non-owned trailers ? yes no
 Maximum number of trailers under applicant's care, custody or control at any given time **1**
 If affirmative, please explain : Average value : **0 \$** Maximum value : **60 000 \$**

10. CARGO

10a. Will the applicant or the vehicles owned by the applicant be used to transport the following goods :
 (If so, please include description of goods and the maximum value per load at no. 11).

- | | | |
|---|---|--|
| Hazardous, volatile, flammable, corrosive products ? | yes <input type="checkbox"/> | no <input checked="" type="checkbox"/> |
| Radioactive or explosive products, dangerous wastes ? | yes <input type="checkbox"/> | no <input checked="" type="checkbox"/> |
| Aluminum, copper, zinc, stainless steel ? | yes <input checked="" type="checkbox"/> | no <input type="checkbox"/> |
| Recreational vehicles, boats ? | yes <input type="checkbox"/> | no <input checked="" type="checkbox"/> |
| Computers, electronics ? | yes <input type="checkbox"/> | no <input checked="" type="checkbox"/> |
| Oversize or overweight ? | yes <input checked="" type="checkbox"/> | no <input type="checkbox"/> |
| Medicine ? | yes <input type="checkbox"/> | no <input checked="" type="checkbox"/> |
| Tobacco, furs ? | yes <input type="checkbox"/> | no <input checked="" type="checkbox"/> |
| Alcohol, beer ? | yes <input type="checkbox"/> | no <input checked="" type="checkbox"/> |
| Livestock ? | yes <input type="checkbox"/> | no <input checked="" type="checkbox"/> |
| Tanks ? | yes <input type="checkbox"/> | no <input checked="" type="checkbox"/> |
| Refrigerated products ? | yes <input type="checkbox"/> | no <input checked="" type="checkbox"/> |
| Bulk transport ? | yes <input type="checkbox"/> | no <input checked="" type="checkbox"/> |
| Containers transportation ? | yes <input type="checkbox"/> | no <input checked="" type="checkbox"/> |
| Vehicles transportations ? | yes <input type="checkbox"/> | no <input checked="" type="checkbox"/> |
- Details

10b. DESCRIPTION	%	AVERAGE VALUE	MAXIMUM VALUE	MAXIMUM VALUE REACH (%)
Stainless Steel / aluminium (including electrical wir5s)		80 000 \$	200 000 \$	
Construction material	45	80 000 \$	200 000 \$	
General	20	50 000 \$	75 000 \$	
Steel	10	30 000 \$	45 000 \$	
Machinery	15	100 000 \$	175 000 \$	
Lumber	5	2 500 \$	5 000 \$	

10c. If the merchandise being transported requires the use of a temperature controlled unit, describe the preventive measures implemented in order to ensure proper working order.

READ & ACCEPTED ON : 1/19/2018 BY THE INSURED : Claudius Clarke

Sign and Return

10d. Does the applicant transport his own goods ? If so, please explain in the comment section. yes no

11. The applicant confirms hereby that in any circumstance the maximum cargo value will not exceed : **200 000 \$**
 - Maximum number of trailers parked at any locations : **3**
 - Maximum value of the merchandise at any locations : **250 000 \$**

12a. PREVENTION (Answer only if 5 vehicles or more)

Does the applicant maintain a safety program ? yes no
 Does the applicant follow a maintenance program ? yes no
 Does the applicant maintain an incentive program for drivers ? yes no

12b. DRIVERS (Answer only if 5 vehicles or more)

SEE APPENDIX 2

- Does the applicant hire drivers through agencies ? yes no
 - Does the applicant have a complete file on each driver, including driving record ? yes no
 - Does the applicant employ drivers less than 25 years old ? yes no
 - Does the applicant use a specific application for drivers ? yes no
 - Does the applicant verify past experience with previous employers ? yes no

13. Radius and territories : SEE FUEL TAX ATTACHED : IF PARTICULARITY SEE LIST OF VEHICLES

Quebec : **20 %** Ontario : **80 %** Other Canada : **0 %** United States **0 %**
 Details of the radius : **Montreal & Surroundings, Ontario - 700 km**

14. Loss experience : See Loss Experience provided

DATE (y/m/d)	TYPE	PAYMENT	RESERVE	RECOVERY	STATUS (OPEN/CLOSED)
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15a. Filings - specify provinces requiring insurance certificates :

NIR #	R-545213-2	BC Filing : yes <input type="checkbox"/> no <input checked="" type="checkbox"/>	Other		
MC #		UIIA : yes <input type="checkbox"/> no <input checked="" type="checkbox"/>	SCAC	IAC	

15b. Additional insured endorsements (See list attached)

16. Coverages requested :

DESCRIPTION	LIMIT	DEDUCTIBLE
Auto liability (section A)	3 000 000 \$	See if QEF #8 is included
Damages to insured vehicles (section B)	Tractors	5 000 \$
	Straight trucks	Not Covered
	Trailers and semi-trailers	5 000 \$
	Service vehicles	Not Covered
	Private vehicles	Not Covered
	Non-registered equipment	Not Covered
	Recreational vehicles	Not Covered
	Pickups	Not Covered

Precision on the Section B

	LIMIT	DEDUCTIBLE
<input checked="" type="checkbox"/> Q.E.F. no 20g	7 500 \$ / Unlimited per day	
<input checked="" type="checkbox"/> Q.E.F. no 27 Trailers	100 000 \$	5 000 \$
<input checked="" type="checkbox"/> Q.E.F. no 40		
<input checked="" type="checkbox"/> Q.E.F. no 41	See comments for details	

Truckmen's cargo liability	250 000 \$
Terminal Limit	250 000 \$
Catastrophic Limit	250 000 \$
Contingent cargo Liability	250 000 \$
Freight Charges	Included
Goods in transit temporarily unloaded	Not Applicable
Cargo insurance (owner's form)	Not Applicable

READ & ACCEPTED ON : 1/19/2018 BY THE INSURED : Claudius Clarke

Sign and Return

Deductible :

5 000 \$/10 000 \$ In case of loss by theft of recreational vehicles, aluminum, copper, stainless steel, fresh or frozen meat (poultry, pork, beef, etc.) fish, seafood.

Mechanical breakdown of the reefer	Not Covered	
Commercial general liability	3 000 000 \$	5 000 \$
Personal injury Liability	3 000 000 \$	
Medical Payments	50 000 \$	
Tenants legal liability (Complete appendix 3)	250 000 \$	5 000 \$
1- 180 Authier, Ville St-Laurent	Not Applicable	Not Applicable
Amount per event	3 000 000 \$	
Products / completed operations limit	3 000 000 \$	
Employee Benefits Liability	Not Covered	Not Covered
Q.P.F. #6	3 000 000 \$	
Conditional release	100 000 \$ Per Person / 300 000 \$ Per Event	
Profit Sharing		
Deductible buy-down	Not Covered	
Loss of income endorsement	Not Covered	
Maximum deductible per event	5 000 \$ / 10 000 \$ Highest deductible applicable	
Maximum limit per event		
Limited Pollution Liability Coverage	Not Covered	Not Covered
Employee Dishonesty Coverage (if excluded in cargo)	Not Covered	Not Covered
Warehousing liability (Complete appendix 3)	Not Covered	Not Covered
Garage liability (QPF 4) (Complete appendix 5))	Not Covered	
Subsection C2 : Collision or upset	Not Covered	Not Covered
Subsection C3 : Comprehensive	Not Covered	Not Covered

18. Additional comments :

Former Insurers and/or employers
Markel # 2003017 (2004-2008)
Zurich #TPS9952608 (2008-2013)
Intact #A93-2545 (2013-2017)
Echelon #QLH216015276 (2017-2018)

Q.E.F. No. 41

It is agreed that the deductible under section B- Protection 1: all Perils of Protection 2: Collision and upset does not apply for a not at fault loss resulting from a collision due to a covered loss involving and identified third party.

19. Warning

The client, and the insured if the insurer requires it, is bound to represent all the facts known to him which are likely to materially influence an insurer in the setting of the premium, the appraisal of the risk of the decision to cover it, but he is not bound to represent facts known to the insurer of which from their notoriety he is presumed to know, except in answer to inquiries. The information submitted with your application may be compared with the information obtained from the "Fichier central des sinistres" (claims tracking database). In case of discrepancy, you will be informed directly or through your broker which, we presume, you have authorized to receive such information.

Date (dd/mm/yyyy) : 18-01-2018

Date :

Broker's signature




Applicant's signature

Sign and Return

LIST OF VEHICLES

Name of insured : Transport Inner Circle Inc

#	Type	Year	Make & Model	Serial number	Actual value	Deductible	Owner	Radius	Class
1		2016	FREIGHTLINER	3ALXFB005GDHH8419	130000				
Lessor :			Daimler Truck financial, 2680 Matheson Blvd. East #500, Mississauga, ON L4W 0A5						
1		2002	FREIGHTLINER	1FUyawCG02LJ66591	25000			parked	
1		1999	FREIGHTLINER	1FUYSSEB7XLA78279	20000				
3		2015	MANAC	5MC145310F3151289	76000				
Lessor :			Finloc Inc. / Finloc 2000 Inc., 11505 1ere avenue, #500, St-Georges, QC G5Y 7X3; 1-418-228-0334, terry.loubier@finloc.com						
3		2003	MANAC	2M514146131092708	30000				
3		2001	MANAC	2M514146111071323	20000				
3		1998	MANAC	2M5141466W1856128	18000				

READ AND ACCEPTED ON 1/19/2018 BY : Claudius Clarke

Type : 1-Tractor 2-Straight truck 3-Trailer 4-Temperature controlled trailer 5-Private vehicle 6-Service vehicle 7-Non-registered equipment 8-Recreational vehicle

Sign and Return

LIST OF DRIVERS

Name of applicant : Transport Inner Circle Inc

No.	Driver's name	Date hired	Driver's license	Demerit		
				Experience point	Suspension or cancellation of driving license	
1	Claudius Clarke		C462228026106	1992	0	No
2	Samuel German	May 2009	G655808016109	2000	0	No

READ AND ACCEPTED ON 1/19/2018 BY : Claudius Clarke

Sign and Return

**CERTIFICATION
FOR INSURANCE TAX**

On : **January 18, 2018**
Insurer : **Echelon**
Policy : **QLH216015276**
Insured : **Transport Inner Circle Inc**

I, hereby, declare that I am doing business in the Province of Quebec. The taxable percentage of my insurance premium has been established at **22** % which agrees with the total mileage percentage of the vehicle affected to the Province of Quebec.

I free ASSURACTION TRANSPORT EXPERT INC. of all responsibilities regarding the accuracy of this calculation.



Transport Inner Circle Inc

Sign and Return

6300, Av Auteuil, suite 420
Brossard, Québec
J4Z 3P2

Invoice

ACCOUNT	00445
POLICY	QLH216015276
DATE	January 18, 2018

Transport Inner Circle Inc
3435, rue Bergerac
Brossard, Québec
J4Z 2M4

Account Manager
Elizabeth Piatek
Consultant
Benoit Tessier

POLICY PERIOD
January 18, 2018 to January 18, 2019

POLICY #
QLH216015276

TYPE OF TRANSACTION	COMPANY	DATE OF EFFECT	DESCRIPTION	DEBIT	CREDIT
Renewal	Echelon DAS	2018-01-18	Trucker's Insurance	31 977,00 \$	
		2018-01-18	Legal protection Insurance	300,00 \$	
			Insurance Tax	660,14 \$	

TOTAL

32 937,14 \$

Our remuneration is based on commission and is included in the premium

Thank You

Assuraction Transport Expert Inc.
Phone : (450) 672-4646 Fax : (450) 672-4647

DATE
January 18, 2018

FINANCE CONTRACT

INSURED (BUYER) NAME
Transport Inner Circle Inc
 3435, rue Bergerac
 Brossard, Québec
 J4Z 2M4

AGENT OR BROKER (SELLER)
Assuration Transport Expert Inc.
 6300, Av Auteuil, suite 420
 Brossard, Québec, J4Z 3P2

SCHEDULE OF POLICIES

Policy number	Effective date	Name of Insurance companies and each general agent or agent having issued the policies	Type of coverage	Term in month	Premium
QLH216015276	Jan 18, 2018	Echelon DAS	Truckers Insurance Legal protection insurance Insurance Tax Issuing fee (Non reimbursable in case of cancellation or modification of the policy) Credit in the account	12	31 977,00 \$ 300,00 \$ 660,14 \$ 0,00 \$ 0,00 \$
TOTAL PREMIUM MUST AGREE WITH BLOCK ABOVE					32 937,14 \$

First payment **January 18, 2018**
 10 Payments of **2 991,34 \$**
 Total obligation
 Finance fees
 Due date of first differed payment

5 000,00 \$
29 913,40 \$
34 913,40 \$
1 976,26 \$
Feb 18, 2018

Receipt of a copy of this contract is hereby acknowledged by the buyer at Brossard on January 18, 2018

Buyer : **Transport Inner Circle Inc**
 Client no : **00445**
 Agent of seller : **Benoit Tessier**

To FinAssur Inc.

For value received, the undersigned Seller does hereby sell, assign and transfer to FinAssur Inc all its rights, titles and interests in and to this Insurance premium Finance Contract, certifies that the said contract arose from the sale of the insurance policies whose complete description appears above, that the said policies comply with FinAssur Inc., Procedural Instructions and are in force, and that a copy of this contract has been given to the Buyer.

Claudius Clarke

Transport Inner Circle Inc

Benoit Tessier

Per :Signature of agent or Broker

January 18, 2018

Sign and Return

AUTHORITY FOR PRE-AUTHORIZED PAYMENTS

From : INSURED (BUYER) : Transport Inner Circle Inc To : FinAssur Inc.

You are hereby requested and authorized to debit to our account all amounts specified in debit slips or other media that, in either case, purport to represent monthly deferred payments due under terms of our Insurance Premium Finance Contract.

This authorization shall extend to include and revised payment amounts which may become due from revisions to our Insurance Premium Finance Contract, or other amounts due FinAssur Inc. under the terms thereof.

This authorization may be revoked on thirty days written notice by us to FinAssur Inc.

A specimen cheque marked " VOID " must be enclosed

BUYER : *Claudius Clarke*

BUYER : _____

Sign and Return

Please complete the Pre-Authorized Debit (PAD) Plan agreement below.

I/we authorize FINASSUR INC., and the financial institution designated (or any other financial institution I/We may authorize at any time) to begin deductions as per my/our instructions for monthly regular recurring payments and/or one-time payments from time to time, for payment of all charges arising under my/our FINASSUR INC account(s). Regular monthly payments for the full amount of services delivered will be debited to my/our specified account on the 1st of each month. FINASSUR INC will provide 10 days written notice of the amount of each regular debit. FINASSUR INC will obtain my/our authorization for any other one-time or sporadic debits.

This authority is to remain in effect until FINASSUR INC. has received written notification from me/us of its change or termination. This notification must be received at least ten (10) business days before the next debit is scheduled at the address provided below. I/We may obtain a sample cancellation form, or more information on my/our right to cancel a PAD Agreement at my/our financial institution or by visiting www.cdnpay.ca.

FINASSUR INC may not assign this authorization, whether directly or indirectly, by operation of law, change of control or otherwise, without providing at least 10 days prior written notice to me/us.

I/we have certain recourse rights if any debit does not comply with this agreement. For example, I/we have the right to receive reimbursement for any PAD that is not authorized or is not consistent with this PAD Agreement. To obtain a form for a Reimbursement Claim, or for more information on my/our recourse rights, I/we may contact my/our financial institution or visit www.cdnpay.ca

Date :	January 18, 2018	Type of Service : Personal ____ Business	<u> X </u>
Name(s) :	Transport Inner Circle Inc	FINASSUR INC. Account Number :	00445
Address :	3435, rue Bergerac Brossard, Québec J4Z 2M4		
Phone :	.		

Financial Institution (FI) :	Royal Bank of Canada
FI Account Number :	00541 003 103 542 7
Address :	7250 Taschereau Blvd., suite 02Brossard, QC J4W 1M9

Authorized Signature(s) : *Claudius Clarke*

Sign and Return

FINASSUR Inc
C.P. 72157 CSP Atwater
Montréal, Québec, H3J 2Z6
Tél. : 1.450.672.4646, ext. 315

INSURANCE PREMIUM FINANCE CONTRACT
CLAUSES OF CONTRACT

In consideration of the issuance by the insurance company and sale by the broker as Seller to the Buyer of insurance policies listed in the Schedule of Policies, the Buyer :

1. Promises to pay to the Seller at the address of the Agent or Broker the amount of each deferred payment and of the final payment stated on page 1 at the due date of the first deferred payment, and on each consecutive month at such date until full and final payment of the obligation;
2. Agrees that non payment of any deferred payment on the due date constitutes a default, without the necessity of a notice to that effect;
3. Agrees to pay the interest at the rate provided on page 1 of any unpaid deferred payment, until full and final payment has been made;
4. Agrees that the acceptance of a partial or late payment shall not constitute a waiver of the rights of the Seller;
5. Agrees that this contract binds all Buyers jointly and severally.
6. Agrees to pay an amount of 100,00 \$ in case of cancellation of the present contract before its expiration.
7. Agrees to pay an amount of 30,00 \$ per deferral and 60,00 \$ for all cheques which are not honored upon the due date by the financial institution.
" CLAUSE REQUIRED UNDER THE CONSUMER PROTECTION ACT "
(Contract involving credit)

1. The consumer may cancel this contract, without charge, within two days following that on which each party comes into possession of his duplicate of the contract.
To cancel the contract the consumer must :
 - a) return the goods to the merchant or his representative if he received delivery of the goods at the time each party came into possession of a duplicate of this contract;
 - b) forward a notice in writing for that purpose, or return the goods to the merchant or his representative if he did not receive delivery of the goods at the time each party came into possession of this contract;
2. The contract is cancelled, without further formality, as soon as the consumer returns the goods or sends the notice;
3. As soon as possible after cancellation, the consumer and the merchant must return what they have received from one another;
The merchant shall assume the cost of restitution;
4. The merchant shall assume the risk of loss or deterioration, even by fortuitous event, of the goods forming the object of this contract, until the expiry of the two-day period after the day the parties came into possession of a duplicate of the contract;
5. The consumer shall not cancel this contract if, as a result of any act or fault for which he is liable, he is unable to restore the goods to the merchant in the condition in which he received them;
6. The consumer may pay his obligation in whole or in part before maturity;
The balance due is equal at all times to the sum of the balance of the net capital and credit charges computed in accordance with the Act and the General Regulation made under the Act.
7. The consumer may, once a month and without charge, require a statement account from the merchant; the latter must furnish or forward it to him as soon as possible and at the latest within ten days of the receipt of the request. In addition to the statement of account prescribed above, the consumer who wishes to pay the balance of his obligation before maturity, may, at all times and without charge, require a statement of account from the merchant; the latter must furnish or forward it to him as soon as possible and at the latest within ten days of the receipt of the request;

It is in the consumer's interest to refer to Sections 73, 75 to 79 and 93 of the Consumer Protection Act, and where necessary, to communicate with the " Office de la Protection du consommateur ".

" ADDITONNAL CLAUSES IF THE CONTRACT IS ASSIGNED TO FINASSUR INC. "

The Buyer, in consideration for financemnt's acceptance of the assignment and payment of the premium by FINASSUR INC.

1. Assigns to FINASSUR INC., as a security for any amount owed, any and all unearned premiums and dividends which may become payable under the polices and loss payments under said policies which reduce the unearned premiums subject to any hypothecary creditor or loss payee interest;
2. Irrevocably appoints FINASSUR INC. his mandatory with full authority upon Buyer's default, for and in behalf of Buyer, to cancel said policies (the effective date of cancellation to be set forth in FINASSUR INC's notice to the Insurance Company), to receive any sum assigned hereunder, to endorse any bill of exchange payable to the Buyer, and to execute and deliver any document relating to the said policies in furtherance of this agreement;
3. Agrees that FINASSUR INC. may enforce and collect payment of any amount due hereunder without recourse to any unearned premium which may be payable to it by Seller; that the receipt and acceptance of funds by FINASSUR INC. after it has mailed notice of cancellation of the policies because of default shall not constitute reinstatement or obligate FINASSUR INC. to request the same. Any sum received by FINASSUR INC. shall be credited to the balance due and any surplus shall be paid to the Buyer;
4. Agrees that the policies will not be assigned without the written consent of FINASSUR INC., except for the interests of hypothecary creditors and loss payees;
5. Agrees that any notice from FINASSUR INC. be given by ordinary mail.



Assuraction Transport Expert Inc 6300, avenue Auteuil, Bureau 420 Brossard, Québec J4Z 3P2 info@transportexpert.ca	Nom de l'Assuré / Name of Insured Transport Inner Circle Inc Adresse de l'Assuré / Address of Insured 3435, rue Bergerac, Brossard, Québec, J4Z 2M4 Nature du risque / Type of Risk TRANSPORTEUR PUBLIC/COMMON CARRIER
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Date effective / Effective date	18 jan 2018 / Jan 18, 2018
Date expiration / Expiry Date	18 jan 2019 / Jan 18, 2019

N° Police Policy No.	Assureur Insurer	Genre d'assurance Type of Insurance	Montant de Garantie Limit of Insurance
QLH216015276	Echelon	RESPONSABILITÉ CIVILE AUTOMOBILE (F.P.Q. 1) AUTOMOBILE INSURANCE LIABILITY (Q.P.F. 1)	3 000 000 \$
		F.A.Q. 27 RESPONSABILITÉ CIVILE DU FAIT DE DOMMAGE AUX TRACTEURS N'APPARTENANT PAS À L'ASSURÉ Q.E.F. 27 CIVIL LIABILITY RESULTING FROM DAMAGE TO NON OWNED TRACTORS	Not Covered Franchise / Deductible Not Covered
		F.A.Q. 27 RESPONSABILITÉ CIVILE DU FAIT DE DOMMAGE AUX REMORQUES N'APPARTENANT PAS À L'ASSURÉ Q.E.F. 27 CIVIL LIABILITY RESULTING FROM DAMAGE TO NON OWNED TRAILERS	100 000 \$ Franchise / Deductible 5 000 \$
QLH216015276	Echelon	RESPONSABILITÉ CIVILE DES NON-PROPRIÉTAIRES (F.P.Q. 6) NON-OWNED CIVIL LIABILITY (Q.P.F. 6)	3 000 000 \$
		RESPONSABILITÉ CIVILE GÉNÉRALE (RCG) CIVIL GENERAL LIABILITY (CGL)	3 000 000 \$
		RESPONSABILITÉ CIVILE DES TRANSPORTEURS (CARGO) TRUCKMEN'S LIABILITY INSURANCE (CARGO) FRANCHISE / DEDUCTIBLE : 5 000 \$/10 000 \$ In case of loss by theft of recreational vehicles, aluminum, copper, stainless steel, fresh or frozen meat (poultry, pork, beef, etc.) fish, seafood.	Sous-limite / Sub-limit 250 000 \$

Tous les montants sont en devises Canadiennes. Sujet aux dispositions, conditions, limitations spéciales de la police incluant les dispositions spéciales. <u>LES PROTECTIONS SONT ACCORDÉES SEULEMENT EN REGARD DES OPÉRATIONS DE TRANSPORT DÉCLARÉES PAR L'ASSURÉ À L'ASSUREUR.</u>	All amounts are in Canadian currency. As per the provisions, conditions and special limitations of the policy including the special dispositions. <u>THE COVERAGES ARE APPLICABLE ONLY IN REGARDS TO THE TRANSPORT OPERATIONS DECLARED BY THE INSURED TO THE INSURER</u>
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Date : 18 janvier 2018 / January 18, 2018	
Signé par / Signed by :	 PERSONNE AUTORISÉE / AUTHORIZED PERSON

NOM ET ADRESSE DE LA COMPAGNIE D'ASSURANCE / NAME AND ADDRESS OF INSURANCE CO. Echelon	
NOM ET ADRESSE DE L'ASSURÉ / NAME AND ADDRESS OF INSURED Transport Inner Circle Inc / Daimler Truck financier 3435, rue Bergerac, Brossard, Québec J4Z 2M4	
VÉHICULE ASSURÉ – ANNÉE, MARQUE, N° SÉRIE / INSURED VEHICLE – YEAR, MAKE, SERIAL NO. 2016 - FREIGHTLINER - 3ALXFB005GDHH8419	
DATE D'ENTRÉE EN VIGUEUR / EFFECTIVE DATE 18 janvier 2018 / January 18, 2018	DATE D'EXPIRATION / DATE OF EXPIRY 18 janvier 2019 / January 18, 2019
POLICE NUMÉRO / POLICY NUMBER QLH216015276	AGENT – COURTIER / AGENT – BROKER Assuraction Transport Expert Inc.
CANADA INTER-PROVINCE (EN VIGUEUR AU CANADA ET AUX ÉTATS-UNIS D'AMÉRIQUE) (APPLICABLE WITHIN CANADA AND THE UNITED STATES OF AMERICA) CERTIFICAT D'ASSURANCE DE RESPONSABILITÉ POUR VÉHICULE À MOTEUR MOTOR VEHICLE LIABILITY INSURANCE CARD	

Le présent certificat est assujéti aux dispositions et conditions de la police d'assurance automobile de l'Assureur.
Ce certificat atteste que la personne susnommée est assurée contre la responsabilité pour blessures et dommages aux biens, découlant de l'usage du véhicule ci-décrié, conformément aux limites minimales exigées par les lois d'assurance en vigueur partout au Canada.
AVERTISSEMENT – Quiconque émet ou présente un tel certificat comme preuve d'une police d'assurance responsabilité qui effectivement n'est pas en vigueur, est coupable d'une infraction passible d'une forte amende et/ou d'emprisonnement et suspension de son permis. Ce certificat doit être laissé dans le véhicule assuré afin d'être présenté comme preuve d'assurance lorsque la police l'exige.
This certificate is subject to the terms and conditions of the Insurer's standard automobile policy.
This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.
WARNING – Any person who insures or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his license may be suspended.
This card should be carried in the insured vehicle for production as proof of Insurance when demanded by police.

NOM ET ADRESSE DE LA COMPAGNIE D'ASSURANCE / NAME AND ADDRESS OF INSURANCE CO. Echelon	
NOM ET ADRESSE DE L'ASSURÉ / NAME AND ADDRESS OF INSURED Transport Inner Circle Inc 3435, rue Bergerac, Brossard, Québec J4Z 2M4	
VÉHICULE ASSURÉ – ANNÉE, MARQUE, N° SÉRIE / INSURED VEHICLE – YEAR, MAKE, SERIAL NO. 2002 - FREIGHTLINER - 1FUyawCG02LJ66591	
DATE D'ENTRÉE EN VIGUEUR / EFFECTIVE DATE 18 janvier 2018 / January 18, 2018	DATE D'EXPIRATION / DATE OF EXPIRY 18 janvier 2019 / January 18, 2019
POLICE NUMÉRO / POLICY NUMBER QLH216015276	AGENT – COURTIER / AGENT – BROKER Assuraction Transport Expert Inc.
CANADA INTER-PROVINCE (EN VIGUEUR AU CANADA ET AUX ÉTATS-UNIS D'AMÉRIQUE) (APPLICABLE WITHIN CANADA AND THE UNITED STATES OF AMERICA) CERTIFICAT D'ASSURANCE DE RESPONSABILITÉ POUR VÉHICULE À MOTEUR MOTOR VEHICLE LIABILITY INSURANCE CARD	

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NOM ET ADRESSE DE L'ASSURÉ / NAME AND ADDRESS OF INSURED Transport Inner Circle Inc 3435, rue Bergerac, Brossard, Québec J4Z 2M4	
VÉHICULE ASSURÉ – ANNÉE, MARQUE, N° SÉRIE / INSURED VEHICLE – YEAR, MAKE, SERIAL NO. 1999 - FREIGHTLINER - 1FUySSEB7XLA78279	
DATE D'ENTRÉE EN VIGUEUR / EFFECTIVE DATE 18 janvier 2018 / January 18, 2018	DATE D'EXPIRATION / DATE OF EXPIRY 18 janvier 2019 / January 18, 2019
POLICE NUMÉRO / POLICY NUMBER QLH216015276	AGENT – COURTIER / AGENT – BROKER Assuraction Transport Expert Inc.
CANADA INTER-PROVINCE (EN VIGUEUR AU CANADA ET AUX ÉTATS-UNIS D'AMÉRIQUE) (APPLICABLE WITHIN CANADA AND THE UNITED STATES OF AMERICA) CERTIFICAT D'ASSURANCE DE RESPONSABILITÉ POUR VÉHICULE À MOTEUR MOTOR VEHICLE LIABILITY INSURANCE CARD	

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NOM ET ADRESSE DE L'ASSURÉ / NAME AND ADDRESS OF INSURED Transport Inner Circle Inc / Finloc Inc. / Finloc 2000 Inc. 3435, rue Bergerac, Brossard, Québec J4Z 2M4	
VÉHICULE ASSURÉ – ANNÉE, MARQUE, N° SÉRIE / INSURED VEHICLE – YEAR, MAKE, SERIAL NO. 2015 - MANAC - 5MC145310F3151289	
DATE D'ENTRÉE EN VIGUEUR / EFFECTIVE DATE 18 janvier 2018 / January 18, 2018	DATE D'EXPIRATION / DATE OF EXPIRY 18 janvier 2019 / January 18, 2019
POLICE NUMÉRO / POLICY NUMBER QLH216015276	AGENT – COURTIER / AGENT – BROKER Assuraction Transport Expert Inc.
CANADA INTER-PROVINCE (EN VIGUEUR AU CANADA ET AUX ÉTATS-UNIS D'AMÉRIQUE) (APPLICABLE WITHIN CANADA AND THE UNITED STATES OF AMERICA) CERTIFICAT D'ASSURANCE DE RESPONSABILITÉ POUR VÉHICULE À MOTEUR MOTOR VEHICLE LIABILITY INSURANCE CARD	

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NOM ET ADRESSE DE L'ASSURÉ / NAME AND ADDRESS OF INSURED Transport Inner Circle Inc 3435, rue Bergerac, Brossard, Québec J4Z 2M4	
VÉHICULE ASSURÉ – ANNÉE, MARQUE, N° SÉRIE / INSURED VEHICLE – YEAR, MAKE, SERIAL NO. 2003 - MANAC - 2M514146131092708	
DATE D'ENTRÉE EN VIGUEUR / EFFECTIVE DATE 18 janvier 2018 / January 18, 2018	DATE D'EXPIRATION / DATE OF EXPIRY 18 janvier 2019 / January 18, 2019
POLICE NUMÉRO / POLICY NUMBER QLH216015276	AGENT – COURTIER / AGENT – BROKER Assurance Transport Expert Inc.
CANADA INTER-PROVINCE (EN VIGUEUR AU CANADA ET AUX ÉTATS-UNIS D'AMÉRIQUE) (APPLICABLE WITHIN CANADA AND THE UNITED STATES OF AMERICA) CERTIFICAT D'ASSURANCE DE RESPONSABILITÉ POUR VÉHICULE À MOTEUR MOTOR VEHICLE LIABILITY INSURANCE CARD	

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NOM ET ADRESSE DE L'ASSURÉ / NAME AND ADDRESS OF INSURED Transport Inner Circle Inc 3435, rue Bergerac, Brossard, Québec J4Z 2M4	
VÉHICULE ASSURÉ – ANNÉE, MARQUE, N° SÉRIE / INSURED VEHICLE – YEAR, MAKE, SERIAL NO. 2001 - MANAC - 2M514146111071323	
DATE D'ENTRÉE EN VIGUEUR / EFFECTIVE DATE 18 janvier 2018 / January 18, 2018	DATE D'EXPIRATION / DATE OF EXPIRY 18 janvier 2019 / January 18, 2019
POLICE NUMÉRO / POLICY NUMBER QLH216015276	AGENT – COURTIER / AGENT – BROKER Assurance Transport Expert Inc.
CANADA INTER-PROVINCE (EN VIGUEUR AU CANADA ET AUX ÉTATS-UNIS D'AMÉRIQUE) (APPLICABLE WITHIN CANADA AND THE UNITED STATES OF AMERICA) CERTIFICAT D'ASSURANCE DE RESPONSABILITÉ POUR VÉHICULE À MOTEUR MOTOR VEHICLE LIABILITY INSURANCE CARD	

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NOM ET ADRESSE DE L'ASSURÉ / NAME AND ADDRESS OF INSURED Transport Inner Circle Inc 3435, rue Bergerac, Brossard, Québec J4Z 2M4	
VÉHICULE ASSURÉ – ANNÉE, MARQUE, N° SÉRIE / INSURED VEHICLE – YEAR, MAKE, SERIAL NO. 1998 - MANAC - 2M5141466W1856128	
DATE D'ENTRÉE EN VIGUEUR / EFFECTIVE DATE 18 janvier 2018 / January 18, 2018	DATE D'EXPIRATION / DATE OF EXPIRY 18 janvier 2019 / January 18, 2019
POLICE NUMÉRO / POLICY NUMBER QLH216015276	AGENT – COURTIER / AGENT – BROKER Assurance Transport Expert Inc.
CANADA INTER-PROVINCE (EN VIGUEUR AU CANADA ET AUX ÉTATS-UNIS D'AMÉRIQUE) (APPLICABLE WITHIN CANADA AND THE UNITED STATES OF AMERICA) CERTIFICAT D'ASSURANCE DE RESPONSABILITÉ POUR VÉHICULE À MOTEUR MOTOR VEHICLE LIABILITY INSURANCE CARD	

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