



HEAD OFFICE
10 WELLINGTON STREET EAST
TORONTO, ONTARIO M5E 1L6

CERTIFICATE OF INSURANCE

This is to Certify to: **TOWN OF PELHAM
MUNICIPAL BUILDING
FONTHILL, ONTARIO**

Date: 9 March 1998

That Policies of Insurance as herein described have been issued to the Insured named below and are in force at this date.

Broker: **REUTER & REILLY INS. BRKS (WELLAND) LTD.**
Insurer: **ROYAL INSURANCE COMPANY OF CANADA**
Regional Address: **110 KING ST.W., SUITE 500,
HAMILTON, ONTARIO L8P 4S6**

Named Insured: **HILLTOP WATER SERVICE O/B CHARLES VAUGHAN**
Address: **1238 BOYLE ROAD, R.R. #1, FENWICK, ONTARIO L0S 1C0**

Kind of Policy	Policy Number	Expiry Date	Limits of Liability
COMMERCIAL GENERAL LIABILITY Occurrence Form Products and/or Completed Operations Included Aggregate Limit applies to Products Completed Operations only Employers' Liability Excluded Cross Liability Included	60350528	MARCH 13 TH , 1999	\$1,000,000. Aggregate Limit (to the extent provided by the policy, this aggregate may reduce the amount of insurance available to pay a loss, as Insurer's payments are made) \$1,000,000. Each Occurrence Limit \$1,000,000. Personal Injury Limit \$1,000. Medical Expense Limit (Any One Person) \$100,000. Tenants' Legal Liability Limit (Any One Premises)
AUTOMOBILE LIABILITY			
OTHER			

TOWN OF PELHAM ARE INSURED HEREUNDER BUT ONLY WITH RESPECT TO THE LIABILITY ARISING OUT OF THE OPERATIONS PERFORMED BY THE NAMED INSURED.

*Absence of an entry in these spaces means that insurance is not in force in respect of the coverages opposite thereto.

The insurance afforded is subject to the terms, conditions and exclusions of the applicable policy. This Certificate is issued as a matter of information only and confers no rights on the holder and imposes no liability on the insurer. The Insurer will endeavour to mail to the holder of this Certificate 15 days written notice of cancellation of these policies, but assumes no responsibility for failure to do so.

March 11/98
Date

Diane Baillargeon
Authorized Representative
REUTER & REILLY INS. BROKERS
(WELLAND) LTD.

REUTER & REILLY**INSURANCE BROKERS****HOME • AUTO • COMMERCIAL**

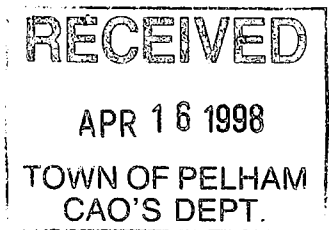
(WELLAND) LIMITED

FAX MEMO

Please deliver to: Murray Hockett
Company: Town of Pelham Fax No: 892-5055
Date: March 11/98 From: Dore Ballenger
We are transmitting a total of 2 pages including cover sheet. If you do not receive all the sheets indicated, please call us immediately.

Re: Hilltop Water Service
OIB Charles Vaughan

Attached please find a Certificate of Insurance showing coverage + policy # for the Comprehensive General Liability. The Certificate confirming coverage for the vehicle should follow in a few days. Please call if any questions.



CERTIFICATE OF INSURANCE

APR 09 1998

This is to Certify to: Town of Pelham
Municipal Building
Fonthill, Ontario L0S 1C0

Date: 2 April 1998

that Policies of Insurance as herein described have been issued to the Insured named below and are in force at this date.

Broker: Reuter & Reilly Insurance
Insurer: ROYAL INSURANCE COMPANY OF CANADA
Regional Address: 775 The Queensway St E
Mississauga Ontario L4Y 4C5

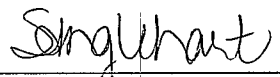
Named Insured: Charles Vaughan o/a Hilltop Water Service
Address: 1238 Boyle Rd RR 1 Fenwick Ontario L0S 1C0

Kind of Policy	Policy Number	Expiry Date	Limits of Liability
COMMERCIAL GENERAL LIABILITY Occurrence Form Products and/or Completed Operations Included Aggregate Limit applies to Products Completed Operations only Employers' Liability Excluded Cross Liability Included			\$,000,000. Aggregate Limit (to the extent provided by the policy, this aggregate may reduce the amount of insurance available to pay a loss, as Insurer's payments are made) \$,000,000. Each Occurrence Limit \$,000,000. Personal Injury Limit \$,000. Medical Expense Limit (Any One Person) \$100,000. Tenants' Legal Liability Limit (Any One Premises)
AUTOMOBILE LIABILITY Standard Non-Owned Policy			\$,000,000. Inclusive Limit
Owned Autos Specific Vehicles Only	15010648	13/03/99	\$1,000,000 Inclusive Limited

*Absence of an entry in these spaces means that insurance is not in force in respect of the coverages opposite thereto.

The insurance afforded is subject to the terms, conditions and exclusions of the applicable policy. This Certificate is issued as a matter of information only and confers no rights on the holder and imposes no liability on the insurer. The Insurer will endeavour to mail to the holder of this Certificate 15 days written notice of cancellation of these policies, but assumes no responsibility for failure to do so.

April 2/98
Date


Authorized Representative