

9/19/2025

Koa Cleaning
 Koa Cleaning
 21 Widmer St
 3604
 Toronto, ON M5V 0B8

Imperial PFS Payments Canada, ULC ("Imperial PFS Canada" or "we") is pleased to have assisted you with your recent insurance purchase from Zensurance Brokers Inc.. This letter is to formally notify you that we have accepted your Payment Agreement ("PA") 18329243 to advance the premium on the policy listed below, subject to the conditions detailed on the PA.

Please be advised that you have assigned and directed to Imperial PFS Payments Canada, ULC payment of any and all unearned premiums and dividends which become payable under the policy.

YOUR POLICIES

Policy Number	Effective Date	Term	Insurer	Coverage Type	Premium
tbi	9/27/2025	12	Lloyd's C/O Zensurance Brokers	General Liability	586.44
				Policy Fee:	0.00



PAYMENT DETAILS

Account #:	1502-4906632
Payment Agreement #:	18329243
Total Premiums:	586.44
Initial Payment:	51.78
Initial Payment Date:	9/27/2025
Effective Date:	9/27/2025
Number of Payments:	11
Payment Account #:	*****2306

YOUR PAYMENT

\$ 54.72

MANAGING YOUR PAYMENT(S)

Your payment(s) will automatically be withdrawn from the account shown above in your "Payment Details", starting on 10/27/2025. Please notify us immediately if there are any changes to your account.

Account details can be viewed/updated online www.ipfscanada.com. You will need your Account Number and Postal Code to log in.

QUESTIONS?

We're here to help. Contact our Customer Service team at (866)-815-9454. We are available Monday-Friday 8:30am - 8:00pm EST.

NOTICE OF ASSIGNMENT

If the PA is governed by the laws of the Province of Quebec, you have hypothecated in our favour, and directed to us payment of, any and all unearned premiums and dividends which become payable under each policy listed above.

IPFS Canada has sold the PA and all rights thereunder to its affiliate, PFS Financing Canada Trust, acting through its trustee, Computershare Trust Company of Canada, which in turn has collaterally assigned and granted a security interest in the PA to BNY Trust Company of Canada, as indenture trustee for the benefit of various secured parties (such trustee, its successors, and designees herein called the "Indenture Trustee"). IPFS Canada will continue to act as servicer hereunder (with full right to cancel the policy) until the Indenture Trustee notifies you that a new servicer has been appointed. Until such time, please continue to make all of your payments under the PA to IPFS Canada in accordance with the PA. After such time, if you default on any payment due pursuant to the PA, the Indenture Trustee shall have the right to cancel the policy in accordance with the authority given by you in the PA, and all unearned premiums and dividends under the policy will be payable as directed by the Indenture Trustee.

Kind Regards,
Imperial PFS Payments Canada, ULC

YOUR PAYMENT SCHEDULE

Payment	Date	Amount
Down Payment	9/27/2025	\$ 51.78
1	10/27/2025	\$ 54.72
2	11/27/2025	\$ 54.72
3	12/27/2025	\$ 54.72
4	1/27/2026	\$ 54.72
5	2/27/2026	\$ 54.72
6	3/27/2026	\$ 54.72
7	4/27/2026	\$ 54.72
8	5/27/2026	\$ 54.72
9	6/27/2026	\$ 54.72
10	7/27/2026	\$ 54.72
11	8/27/2026	\$ 54.72


09/19/2025

Insured/Borrower:

Koa Cleaning
 Koa Cleaning
 21 Widmer St
 3604
 Toronto, ON M5V 0B8

Agent or Broker:

Zensurance Brokers Inc.
 111 Peter Street, Suite 800
 Toronto, ON M5V 2H1



PAYMENT DETAILS

Payment Agreement #:	1502-4906632
Total Premiums:	\$586.44
Initial Payment:	\$50.64
Initial Payment to Broker:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Balance:	\$535.80
Plan Cost:	\$52.92
# of Payments:	11
Payment Frequency:	Monthly
Effective Date	09/27/2025

PAYMENT AMOUNT

\$53.52

First Payment Due: Your first Monthly Payment is due 1 month after the earliest Effective Date. Subsequent payments are due on the same day each month.

Many thanks for your renewal.

This agreement outlines the renewal of the previous Payment Agreement # 13388848. The Insured/Borrower will receive confirmation of the renewal in the form of a Notice of Acceptance. Should you have any questions, we're here to help. We can be reached at (866) 815-9454.

The undersigned Agent or Broker confirms and agrees that the Insured/Borrower has instructed them to act as its agent for the purpose of this Renewal Payment Agreement and to request a one year extension of the Agreement # 13388848.

AGENT/BROKER AUTHORIZATION: Koa Cleaning 09/19/2025
 Signature Date

Additional Payment Details: I understand that the Term of this Renewal Payment Agreement is 12 months, that the Total of All Payments is \$588.72, that the Total of All Advances is \$535.80 and that the Plan Cost (Total Cost of Credit) is \$52.92.

Credit Card Payments (Optional): I understand that the insured/borrower has the option to make their payments by credit card and that this service is optional. The insured/borrower understands that there will be a charge equal to 2.250% of the Payment Amount for this optional service and that the insured/borrower may cancel at any time on 30 days' notice to Imperial PFS Canada.

POLICY INFORMATION

Definitions: Wherever the word "Policy" or "Policies" is used in this agreement, it means collectively the policy(ies) listed in the Schedule of Policies below. "Imperial PFS Canada" means Imperial PFS Payments Canada, ULC and its successors and assigns. Wherever the words "Insurance Company" or "Insurance Companies" are used in this Agreement, they mean the insurance companies listed on the Schedule of Policies below. Whenever the term "RPA" is used, it refers to the Renewal Payment Agreement among the Insured/Borrower, Imperial PFS Canada and undersigned Agent or Broker (collectively, the "Parties") with the Payment Agreement # noted above and is subject to the terms and conditions as outlined in the original agreement that is being renewed. "PA" means a Payment Agreement, Premium Finance Agreement, Premium Payment Agreement, or Monthly Payment Plan.

Interpretation: In this Agreement, words indicating the singular shall include the plural and vice versa, and words indicating one gender shall include all genders.

RENEWAL NOTICE AND REQUEST

Pursuant to the PA # 13388848, on behalf of the Insured/Borrower the Agent or Broker signing above requests a one year renewal of PA # 13388848 for Imperial PFS Payments Canada, ULC to finance the premium payments for the Policies listed in the Schedule of Policies below. The Agent or Broker hereby agrees that:

1. Renewal / Extension Request: Renewal or extension of the PA is subject to the acceptance of this RPA by Imperial PFS Canada, in its sole discretion, as will be confirmed by a notice of acceptance (the "Notice of Acceptance") sent to the Insured/Borrower and the Agent or Broker, and the continued compliance by the Insured/Borrower and Agent or Broker with all representations, warranties and agreements contained in the PA and/or any Broker Representations and Warranties agreement confirmed by the Agent or Broker to and in favour of Imperial PFS Canada (the "Broker Agreement"), as applicable. Except as modified herein (including the updated payments and cost of credit information set out in the Payment Details sections above), no other changes or modifications to the terms of the PA are intended or implied, and in all other respects, the terms of the PA are confirmed and the terms of the PA are incorporated by reference herein.

2. RPA Paramount: If there is any inconsistency or conflict between the terms of this RPA and the PA, the provisions of this RPA shall prevail to the extent of the inconsistency, but the foregoing shall not apply to limit or restrict in any way the rights and remedies of Imperial PFS Canada under the PA or this RPA, other than as may be specifically contemplated herein.

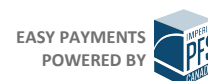
3. Continued Pre-Authorized Payments: Pursuant to the terms of the PA, Imperial PFS Canada shall continue to make pre-authorized withdrawals from the Insured/Borrower's account until written notice of cancellation or a renewal notice is received by Imperial PFS Canada.

4. Disclosure: All information in this RPA, including the disclosure set out in the Payment Details sections above, has been provided in writing to the Insured/Borrower, and the Insured/Borrower has instructed the Agent or Broker to renew the PA on the terms set out in this RPA.

Imperial PFS Canada

1011-1 Toronto Street, Toronto, ON M5C 2V6
 Phone: (866) 815-9454 | Web: www.ipfscanada.com

Payment Agreement #: 1502-490663;



SCHEDULE OF POLICIES

Policy Number	Effective Date	Term	Insurer	Coverage Type	Premium
tbi	9/27/2025	12	Lloyd's C/O Zensurance Brokers	General Liability	\$586.44
				Policy Fee:	\$0.00