



B.I.G. Consulting Inc.  
5500 Tomken Road., Unit 12  
Mississauga, ON L4W 2Z4  
Telephone:416.214.4880

September 20, 2024

**TO: The Corporation of the Town of Oakville**

1225 Trafalgar Road  
Oakville, ON L6H 0H3

**Attention: Jeffrey Lee**

**TO: The Regional Municipality of Halton**

1151 Bronte Road  
Oakville, ON L6M 3L1

**Attention: Bernie Steiger**

Acting Manager-South

Project Number: BIGC-ENV-623A

**Re: Reliance Letter for 157 and 165 Cross Avenue, Oakville, Ontario ("Property")**

B.I.G. Consulting Inc. (the "Consultant") has prepared the following report on behalf of Cross Realty Incorporated (the "Client"):

- 1) **"Phase One Environmental Site Assessment, 157 and 165 Cross Avenue, Oakville, Ontario"**, dated September 7, 2023;  
(the "Report")

We confirm the Report including the representations, assumptions, findings, opinions and recommendations contained in the Report, can be relied on by The Corporation of the Town of Oakville (the "Town"), The Regional Municipality of Halton (the "Region") and their peer reviewers as if the Report was prepared for the use and benefit of the Town and the Region notwithstanding any statement to the contrary contained in the Report and excluding any limitation on liability agreed to by the Client. The Consultant further agrees that in the case of any inconsistency between this Reliance Letter and any limitations within the Report provided to the Town, the provisions in this Reliance Letter shall prevail.

We acknowledge and agree that the Town and the Region will utilize the Report for the purposes of assessing the environmental risk of the Property. We confirm that the Report was prepared and completed by or under the supervision of a Qualified Person as defined under Ontario Regulation 153/04 (as amended), and in accordance with environmental laws and regulations applicable at the time of the investigation.

The Consultant has and will maintain Professional Liability insurance coverage of no less than \$2,000,000 and attached to this letter is proof of the insurance.

Yours truly,

**B.I.G. Consulting Inc.**

  
Rebecca Morrison, M.Env.Sc., P.Geo.  
Vice President, Environmental Services  
T: (647) 674-8087  
E: [rmorrison@brownfieldigi.com](mailto:rmorrison@brownfieldigi.com)

  
Darko Strajin, P.Eng.  
Managing Partner & Consulting Engineer  
T: (416) 878-0219  
E: [dstrajin@brownfieldigi.com](mailto:dstrajin@brownfieldigi.com)

# CERTIFICATE OF LIABILITY INSURANCE

ISSUE DATE YYYY/MM/DD  
2024/02/15

**BROKER**



**HUB International Ontario Limited**  
675 Cochrane Dr.  
Suite 200, East Tower  
Markham, ON L3R 0B8  
PHONE: 905-948-0700 FAX: 905-948-0966

This certificate is issued as a matter of information only and confers no rights upon the certificate holder and imposes no liability on the insurer. This certificate does not amend, extend or alter the coverage afforded by the policies below.

Company A	+XL Specialty Insurance Company
Company B	Lloyd's of London through SUM
Company C	
Company D	
Company E	

**INSURED'S FULL NAME AND MAILING ADDRESS**  
B.I.G. Consulting Inc., Brownfield Investment Group Inc.  
12-5500 Tomken Road  
Mississauga, ON L4W 2Z4  
Canada

**COVERAGES**

This is to certify that the policies of insurance listed below have been issued to the insured named above for the policy period indicated notwithstanding any requirements, terms or conditions of any contract or other document with respect to which this certificate may be issued or may pertain. The insurance afforded by the policies described herein is subject to all terms, exclusions and conditions of such policies.

**LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS**

TYPE OF INSURANCE	CO LTR	POLICY NUMBER	EFFECTIVE DATE YYYY/MM/DD	EXPIRY DATE YYYY/MM/DD	LIMITS OF LIABILITY (Canadian dollars unless indicated otherwise)	
<b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCURRENCE <input checked="" type="checkbox"/> PRODUCTS AND/OR COMPLETED OPERATIONS <input checked="" type="checkbox"/> PERSONAL INJURY <input checked="" type="checkbox"/> EMPLOYER'S LIABILITY <input checked="" type="checkbox"/> TENANT'S LEGAL LIABILITY <input checked="" type="checkbox"/> NON-OWNED AUTOMOBILE <input checked="" type="checkbox"/> HIRED AUTOMOBILE	A	CA00018876LI24A	2024/02/17	2025/02/17	EACH OCCURRENCE	\$ 2,000,000
					GENERAL AGGREGATE	\$
					PRODUCTS - COMP/OP AGGREGATE	\$ 2,000,000
					PERSONAL INJURY	\$ 2,000,000
					EMPLOYER'S LIABILITY	\$ 2,000,000
					TENANT'S LEGAL LIABILITY	\$ 2,000,000
					NON-OWNED AUTOMOBILE	\$ 2,000,000
					HIRED AUTOMOBILE	\$ 50,000
<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> DESCRIBED AUTOMOBILES <input type="checkbox"/> ALL OWNED AUTOMOBILES <input type="checkbox"/> LEASED AUTOMOBILES ** <input type="checkbox"/> GARAGE LIABILITY <input type="checkbox"/>					BODILY INJURY PROPERTY DAMAGE COMBINED	\$
					BODILY INJURY (Per person)	\$
					BODILY INJURY (Per accident)	\$
					PROPERTY DAMAGE	\$
<b>EXCESS LIABILITY</b> <input checked="" type="checkbox"/> UMBRELLA FORM <input type="checkbox"/> OTHER THAN UMBRELLA FORM	B	SUM-UMB-38380-001	2024/02/17	2025/02/17	EACH OCCURRENCE	\$ 3,000,000
					AGGREGATE	\$ 3,000,000
<b>OTHER (SPECIFY)</b> Errors & Omissions	A	DPX 9972012	2024/02/17	2025/02/17	Per Claim	\$ 5,000,000
					Aggregate	\$ 5,000,000
					Deductible	\$ 25,000
						\$

**DESCRIPTION OF OPERATIONS/LOCATIONS/AUTOMOBILES/SPECIAL ITEMS TO WHICH THIS CERTIFICATE APPLIES** (but only with respect to the operations of the Named Insured)

For Information Purposes Only

**CERTIFICATE HOLDER**

To Whom It May Concern

**CANCELLATION**

Should any of the above described policies be cancelled before the expiration date thereof, the issuing company will endeavor to mail 0 days written notice to the certificate holder named to the left, but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives.

AUTHORIZED REPRESENTATIVE

Per: \_\_\_\_\_