

## MEMORANDUM OF INSURANCE

This memorandum is issued as a matter of information only to authorized viewers for their internal use only and confers no rights upon any viewer of this Memorandum. This Memorandum does not amend, extend or alter the coverages described below. Any other use, duplication or distribution of this Memorandum without the consent of the Insured is prohibited. The information contained herein is as of the date referred herein. BFL Canada Risk and Insurance Services Inc. shall be under no obligation to update such information during the policy term.

**BROKER:**

BFL Canada Risk and Insurance Services Inc.  
2200 – 2001 McGill College Avenue  
Montreal, QC H3A 1G1

**INSURED:**

Dollarama Inc. and its subsidiaries, including Dollarama LP  
5805 Royalmount  
Mont-Royal, QC H4P 0A1

THIS DOCUMENT CERTIFIES the policies of insurance listed below have been issued to the above Named Insured as at November 18, 2025. The insurance afforded by the policies described herein is subject to all terms, exclusions, conditions and sub-limits of such policies. This Memorandum of Insurance is only a statement of the existence of the policies of insurance herein referred to and neither affirmatively nor negatively amends, extends or alters the coverage afforded by any policy described herein. This Memorandum will be updated promptly upon renewal and it is incumbent upon each user to obtain the replacement Memorandum to satisfy their requirements on an ongoing basis.

INSURER	TYPE OF INSURANCE	POLICY NO.	POLICY EXPIRATION DATE	LIMITS	
Zurich Insurance Company Ltd	Commercial General Liability Insurance	8619882	November 18, 2026	Bodily Injury, Property Damage, Tenants Legal Liability and Non-Owned Automobile  Occurrence Basis - Including Personal Injury, Employers Liability, Owner and contractors protective, Blanket written contractual liability, Replacement Cost, All other property/equipment owned by the tenant - Insured does not purchase Business Interruption	\$ 5,000,000
Everest Insurance Company of Canada	Umbrella Liability	E4RE007927	November 18, 2026	Each and every occurrence and in the annual aggregate <i>Complementary coverage to Commercial General Liability policy.</i>	\$10,000,000
Aviva Insurance Company of Canada	1 <sup>st</sup> Excess Liability	82127908	November 18, 2026	Each and every occurrence and in the annual aggregate <i>Complementary coverage to Commercial General Liability policy.</i>	\$5,000,000
<b>Total limit</b>					<b>\$20,000,000</b>
Zurich Ins. Company Ltd. / SwissRe / Allianz / Aviva / HDI Global / Liberty / Intact / Sampo / Starr / Continental Casualty Company / Everest	Property	8619881	November 18, 2026	All Named (scheduled) Locations Miscellaneous Unnamed Locations (Not scheduled) <ul style="list-style-type: none"> <li>Warehouses</li> <li>Retail Stores</li> </ul> Coverage is "All Risks" of direct physical loss or damage including Boiler & Machinery. Flood, Earthquake and Named Storm coverage is included for Named Locations.	\$ 400,000,000  \$ 10,000,000 \$ 3,000,000

**Additional Insured** status is automatic for any person, company, or organization where the Insured is required by a written contract or a written agreement to add such person, company, or organization, as an additional insured on our General Liability and Umbrella Liability policies, but only with respect to liability arising out of insured's operations.

**Additional Insured Vendors Endorsement** is automatically granted where required by written contract.

**Waiver of Subrogation, Cross Liability, Severability of interest, Primary and Non-contributory clause are included** as required by an executed written agreement with the Insured, and in accordance with the terms, conditions, and exclusions of the applicable policies.

**LOSS PAYEE, OR MORTGAGEE:**

Any party which the Named Insured is contractually required to include as a Loss Payee, or Mortgagee is granted such status under this policy as such interest may appear. Coverage under the policy applies only to the extent of the coverage required by such contractual requirement and for the limits of liability specified in such contractual requirement, but in no event for insurance not afforded by the policy nor for limits of liability in excess of the applicable limits of liability of the policy.