



The CG&B Group Inc.
120 South Town Centre Blvd.,
Markham, Ontario L6G 1C3
Tel: (905) 479-6670 Fax: (905) 948-2720

MEMORANDUM OF INSURANCE

THIS MEMORANDUM CONSTITUTES A STATEMENT OF THE FACTS AS OF THE DATE OF ISSUANCE AND IS SO REPRESENTED ONLY TO THE ADDRESSEE. OTHER PERSONS RELYING ON THIS MEMORANDUM DO SO AT THEIR OWN RISK.

NAME OF INSURED:

**VITRAN CORPORATION INC.
(FREIGHT SERVICES DIVISION)
(Included but not limited to:)
VITRAN EXPRESS CANADA INC., TW EXPRESS, EXPEDITEUR TW LTEE.,
ROUT-WAY EXPRESS LINES LTD., SOUTHERN EXPRESS LINES OF ONTARIO INC.,
VITRAN LOGISTICS CORP., VITRAN LOGISTICS LIMITED,
CAN-AM LOGISTICS INC. ,
CAN-AM LOGISTICS INC. dba VITRAN LOGISTICS**

ADDRESS

**751 Bowes Road
Concord, Ontario L4K 5C9**

Insurance as described herein has been arranged on behalf of the Insured named herein under the following policy(ies); and coverage under the policy(ies) mentioned below are subject to the terms, conditions and exclusions of each policy(ies); and any endorsements attached hereto:

TYPE OF COVERAGE	INSURANCE COMPANY	POLICY NUMBER	POLICY PERIOD	LIMIT OF LIABILITY
Automobile Liability	Markel Insurance	Various	November 30, 2004 to November 30, 2005	\$ 10,000,000.00
Commercial General Liability	Markel Insurance	Various	November 30, 2004 to November 30, 2005	\$ 10,000,000.00
Motor Truck Cargo	Markel Insurance	Various	November 30, 2004 to November 30, 2005	\$ 1,000,000.00 Limit Per Vehicle

ADDITIONAL INFORMATION:

ALL VEHICLES OPERATED BY OR ON BEHALF OF THE INSURED.

Issued to: For Customer Information Only.

Dated: December 1, 2004 at Toronto, Ontario

THE CG&B GROUP INC.

Authorized Representative