

FORM 10

MATERIAL CHANGE REPORT

Pursuant to section 64 of the Securities Act, 2012

1. NAME OF REPORTING ISSUER

Name of Reporting Issuer	
GUARDIAN HOLDINGS LIMITED	

2. DATE OF MATERIAL CHANGE

Date of material change

OCTOBER 31, 2018

3. DESCRIPTION OF MATERIAL CHANGE



Guardian Holdings Limited (GHL) hereby advises that Mr. Richard Espinet has retired as a Director from the GHL Board with effect from October 31, 2018. Mr. Espinet also held the position of Group President, Property and Casualty and will also demit that office on October 31, 2018.

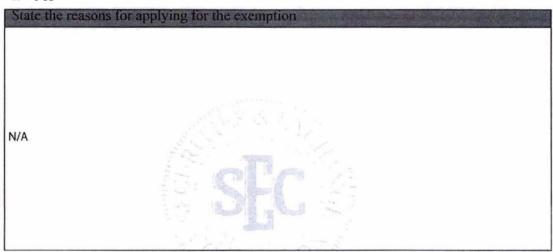
4. DETAILS OF PUBLICATION OF MATERIAL CHANGE

	XES	NO
Will you be seeking an exemption from publishing a notice in accordance with section 64(2) of the Securities Act 2012?		X

If "No"

Date of Publication of Notice (dd/mmm/yyyy)	NO LATER THAN OCTOBER 20, 2018
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If "Yes"



5. DETAILS OF SENIOR OFFICER

Name (Salutation, First name, Last name)	MRS. KATHRYN ABDULLA
Position in Organization	CORPORATE SECRETARY
Business Address	I GUARDIAN DRIVE WESTMOORINGS TRINIDAD
Work Phone (1-xxx-xxx-xxxx)	1-868-226-2043
Fax Phone(1-xxx-xxx-xxxx)	I-868-632-5695
Lmail Address	Kathryn. Abdulla@myguardiangroup.com

6. DATE, CERTIFICATION AND SIGNATURE

I hereby certify that the statement and information contained in this form and any attachment hereto are true and correct to the best of my knowledge and belief and submitted in compliance with the provisions of the Securities Act, 2012. I understand that any misrepresentation, falsification or material omission of information on this application may result in a breach of the Securities Act, 2012.

KATHRYN ABDULLA	dabdella	CORPORATE SECRETARY	OCTOBER 16, 2018
Print Name	Signature	Position	Date

FOR OFFICIAL USE ONLY

Tool	ID Information			
Registrant's Number				
Director's Number				
Document/Record Number				
Record's Management Date Received (dd/mm/yyyy)				
Approved By : Date (DD/MM/YYYY)				