

## CERTIFICATE OF INSURANCE

*This is to certify that Insurance as described hereunder has been arranged for the Insured named herein on whose behalf this certificate is executed. This Certificate is subject to all terms, conditions, limitations and exclusions of the referenced policies as they exist or may hereafter be endorsed.*

**INSURED:** Condominium Corporation No. 0712898 & 0510908 – Vantage Pointe

**ADDITIONAL INSURED AS PROPERTY MANAGER:** MCM Property Management Ltd.

**MAILING ADDRESS:** #200, 1010 – 8<sup>th</sup> Ave S.W., Calgary, AB T2P 1J2

**RISK ADDRESS:** 1053 – 10<sup>th</sup> Street S.W., Calgary, AB T2R 1S6

**EFFECTIVE DATE:** February 28, 2020                      **EXPIRY DATE:** February 28, 2021

**A) PROPERTY - Insurance Company: Wawanesa Mutual Insurance Company & Subscribers – Policy #AJG00965-PROP**  
All Risks, Replacement Cost, Broad Form Condominium Wording, No Co-Insurance, By-Laws Extension.  
Including Improvements & Betterments where required per Condominium By-Laws Extension

Deductibles as follows: All Losses **\$10,000.00**                      Except: Sewer Back-Up & Water Damage **\$100,000.00**  
Earthquake **5%, \$100,000.00** Minimum                      Flood **\$100,000.00**                      Wind/Hail Damage **\$10,000.00**

Property of Every Description:                      **\$104,425,000.00**  
Unit Betterments & Improvements:                      **\$ 1,000,000.00**

**B) GENERAL LIABILITY – Insurance Company: Wawanesa Mutual Insurance Company - Policy # AJG00965-CGL**  
Limit:                      **\$20,000,000.00**                      Bodily Injury/Property Damage, **\$2,500.00** Deductible

**C) CRIME – Insurance Company: Wawanesa Mutual Insurance Company – Policy #AJG00965-CRM**  
Limit:                      **\$1,000,000.00**                      Employee Dishonesty (Fidelity Bond)

**D) EQUIPMENT BREAKDOWN – Insurance Company: Aviva Insurance Company of Canada – Policy #AJG00965-EBI**  
Direct Damage, Limit Per Accident, Standard Comprehensive Form; By-Laws; Repair or Replacement included  
Deductible - **\$1,000.00** All Losses

Direct Damage -                      **\$105,425,000.00**

**E) DIRECTORS & OFFICERS – Insurance Company: Berkley Canada – Policy #AJG00965-D&O**  
Limit:                      **\$20,000,000.00**                      Each Claim/Aggregate (Claims Made Basis)  
Retention:                      **\$0.00**

**F) VOLUNTEER ACCIDENT – Insurance Company: Berkley Canada – Policy #AJG00965-ACC**  
Limit:                      **\$200,000.00**                      Accidental Death & Dismemberment

**G) LEGAL EXPENSE– Insurance Company: DAS Legal Protection Insurance – Policy #AJG00965-LEG**  
Limit:                      **\$200,000.00**                      Contract Disputes & Debt Recovery, Legal Defence, Property Protection, Bodily Injury, Condo Bylaw Defence

**LOSS PAYABLE:**                      This certificate is subject to all other terms, conditions and exclusions of the formal policy. Loss, if any, shall be payable in accordance with the provisions of the provincial legislation under which the "Condominium Corporation" is constituted.

**Dated: February 24, 2020**

**Arthur J. Gallagher Canada Limited**  
Per: *Michael Boisclair, FCIP, CRM*  
Authorized Representative

E & O.E