



#201, 5227 - 55 Avenue
 Edmonton AB T6B 3V1
 Phone (780) 482-6936 Fax (780) 488-7077

CONDOMINIUM CERTIFICATE OF INSURANCE

CERTIFICATE No. 1659173

| | | | |
|--------------------------|--|-------------|--------------------|
| NAMED INSURED: | Condominium Corporation No. 0924818 o/a MacEwan Gardens II | | |
| MAILING ADDRESS: | #103, 205 Carnegie Drive, St. Albert, Alberta ,T8N 5B2 | | |
| POLICY PERIOD: | From: October 01, 2015 To: October 01, 2016 12:01 AM standard time at the Postal Address of the Insured | | |
| INSURED LOCATION: | 263 MacEwan Road SW, Edmonton, Alberta T6W 0C4 | | |
| CONSTRUCTION: | Frame | 4 Storey(s) | 1 Building(s) |
| OCCUPANCY: | Residential | 149 Units | Commercial 0 Units |

Insurance is provided, subject to Declarations, along with Supplementary Declarations, Policy Conditions, Forms, Riders and Endorsements, if any, issued to form part thereof, complete the Policy.

SCHEDULE OF INSURANCE

| | COVERAGE | DEDUCTIBLE | LIMIT |
|--------------------|--|------------------------|--------------|
| SECTION I | PROPERTY | | |
| | All Property | \$2,500 | \$38,965,000 |
| | Sewer Back-up Coverage | \$25,000 | Included |
| | Subsurface Damage | \$25,000 | Included |
| | Water Damage | \$25,000 | |
| | Flood Damage | \$25,000 | Included |
| | Earthquake Damage | 5% (minimum \$100,000) | Included |
| SECTION II | COMMERCIAL GENERAL LIABILITY | | |
| | Each accident or occurrence | | \$5,000,000 |
| | Per occurrence Property Damage | \$2,500 | |
| | Per occurrence Bodily Injury | \$2,500 | |
| | Personal and Advertising Injury Limit | | \$5,000,000 |
| | General Aggregate Limit | | \$5,000,000 |
| | Products - Completed Operations Aggregate Limit | | \$5,000,000 |
| | Medical Payments | | \$25,000 |
| | Tenants Legal Liability - Any one premises | \$1,000 | \$500,000 |
| | NON-OWNED AUTOMOBILE COVERAGE | | |
| | Third Party Liability | | \$5,000,000 |
| | Legal Liability for damage to hired automobiles | \$500 | \$50,000 |
| SECTION III | COMMERCIAL UMBRELLA LIABILITY | | |
| | Each accident or occurrence Limit | | \$5,000,000 |
| | Personal and Advertising Injury Limit | | \$5,000,000 |
| | Aggregate Limit | | \$5,000,000 |
| | Standard Excess automobile SPF#7 | | |
| | Self Insured Retention | | \$10,000 |
| | Underlying Insurance - Commercial Umbrella Liability | | |
| | Commercial General Liability Policy - CMP81302429 | | \$5,000,000 |
| | Non-Owned Automobile Policy = SPF#6 - CMP81302429 | | \$5,000,000 |
| SECTION IV | DIRECTORS & OFFICERS LIABILITY | | |
| | Each Loss Limit | \$2,500 | \$2,000,000 |
| | All Losses Limit | | \$2,000,000 |
| SECTION V | COMPREHENSIVE CRIME | | |
| | Employee Dishonesty Form A | \$500 | \$100,000 |
| | Loss Inside the Premises | \$500 | \$10,000 |
| | Loss Outside the Premises | \$500 | \$10,000 |
| | Money Order and Counterfeit Paper Currency | \$500 | \$10,000 |
| | Depositors Forgery | \$500 | \$10,000 |
| SECTION VI | MISCELLANEOUS | | |
| | Blanket Glass | \$1,000 | Included |
| | Data Exclusion Endorsement | | |
| | Terrorism Exclusion Endorsement | | Included |



#201, 5227 - 55 Avenue
 Edmonton AB T6B 3V1
 Phone (780) 482-6936 Fax (780) 488-7077

| | |
|--|---|
| SECTION VII EQUIPMENT BREAKDOWN | |
| Direct Damage | \$1,000 \$38,965,000 |
| Expediting Expenses | Included |
| Extra Expense | \$50,000 |
| SECTION VIII VOLUNTEER ACCIDENT | |
| Specific Loss Accident Indemnity | \$200,000 |
| Permanent Total Disability Indemnity | \$100,000 |
| Weekly Accident Indemnity | \$350 |
| Accident Reimbursement Indemnity | \$10,000 |
| SECTION IX LEGAL EXPENSES | |
| Limit of Indemnity Any One Claim | \$150,000 |
| Aggregate | \$500,000 |
| LOSS IF ANY PAYABLE TO: | Lenders and Mortgage Companies are referred to the provisions of the Alberta Condominium Property Act, Chapter C22, of the Revised Statutes of Alberta 2000; and to the by-laws of the above referenced Condominium Corporation with respect to placement of insurance, disbursement and utilization of the insurance proceeds. |
| | (The Standard Mortgage Clause is applicable unless Special Mortgage Clause attached) |

LIST OF INSURERS/SERVICE PROVIDERS

| Insurance Company/Service Provider | Section | Participation | Policy No. |
|--|-------------------------------|---------------|-------------|
| Aviva Insurance Company of Canada | Property | 28% | CMP81302429 |
| | Commercial General Liability | 100% | CMP81302429 |
| | Commercial Umbrella Liability | 100% | CMP81302429 |
| | Comprehensive Crime | 100% | CMP81302429 |
| | Directors & Officers | 100% | CMP81302429 |
| | Equipment Breakdown | 15% | CMP81664991 |
| Catlin Canada Inc. | Property | 12% | CMP81302429 |
| Intact Insurance Company | Property | 15% | CMP81302429 |
| Peace Hills General Insurance Company | Property | 10% | CMP81302429 |
| Royal & Sun Alliance Insurance Company | Property | 15% | CMP81302429 |
| Wawanesa Mutual Insurance Company | Property | 8% | CMP81302429 |
| Wynward Insurance Group | Property | 12% | CMP81302429 |
| Western Life Assurance Company | AD&D | 100% | HUBP1000 |
| Lloyds London Insurance | Legal Expense | 100% | 2013570 |

Condominium Corporation No. 0924818 o/a MacEwan Gardens II

THIS POLICY CONTAINS A CLAUSE(S) THAT MAY LIMIT THE AMOUNT PAYABLE

In witness whereof the Insurer has executed and attested these presents, but this Policy shall not be valid unless countersigned by a duly Authorized Representative of the Insurer

HUB International Phoenix Insurance Brokers

Dated: September 21, 2015

Per: _____
 (Authorized Representative)

This is to certify that the policy of insurance as described above has been arranged through this office for the Condominium Corporation named above for whom this certificate is executed. The issuance of this certificate does not impose any responsibility upon HUB International Phoenix Insurance Brokers or the Insurer(s) to maintain the coverage stated or advise of the termination of any policies beyond that required by the terms and conditions of these policies.