



BFL CANADA Insurance Services Inc.
 1177 West Hastings Street, Suite 200
 Vancouver, British Columbia V6E 2K3
 Tel.: 604-669-9600
 Fax: 604-683-9316
 Toll Free: 1-866-669-9602

CERTIFICATE OF INSURANCE

Previous Policy No. BFL049811439 Renewal Policy No. BFL049811439


NAMED INSURED	The Owners, Condominium Corporation 9811439, acting on their own behalf or as a Condominium Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners.		
MAILING ADDRESS	Gateway Property Management Corporation (As Property Manager)		
POLICY PERIOD	360, 4311 - 12th Street NE, Calgary, AB T2E 4P9	From: March 31, 2013	To: March 31, 2014
INSURED LOCATION	12:01 a.m. standard time at the location of the premises as to each of the said dates		
CONSTRUCTION	317 - 14th Avenue SW, Calgary, AB T2R 0M4	DARLINGTON ARMS	8 Storeys
OCCUPIED BY INSURED AS	Fire Resistive	40 Residential Units	0 Commercial Unit
			1 Building

Insurance is provided, subject to the Declarations, Terms, Conditions of the policy and its Riders, only for which specific Riders are attached and for which a specific limit or annotation is shown hereunder.

INSURING AGREEMENT	DEDUCTIBLE	LIMIT
SECTION I - PROPERTY (Revision July 1, 2012 GK)		
A. All Property - All Risks, Blanket By-Laws, 90% Co-Insurance, Replacement Cost, Earthquake and Flood limit in the annual aggregate not to exceed 110% of policy limit.		\$ 10,250,000
All Risks	\$ 5,000	
Sewer Backup Damage	\$ 10,000	
Water Damage	\$ 10,000	
Earthquake Damage	% 5	
Flood Damage	\$ 10,000	
Lock & Key	\$ 250	\$ 25,000
B. Business Interruption (Gross Rents), 100% Co-Insurance, Indemnity Period (Months): N/A		Not Covered
SECTION II - CRIME (Form Number 2110 01/2004)		
I. Comprehensive Dishonesty, Disappearance and Destruction - Form A	Nil	\$ 30,000
II. Loss Inside the Premises	Nil	\$ 30,000
III. Loss Outside the Premises	Nil	\$ 30,000
IV. Money Orders and Counterfeit Currency	Nil	\$ 30,000
V. Depositors Forgery	Nil	\$ 30,000
SECTION III - COMMERCIAL GENERAL LIABILITY (Form Number 2294 03/2010)		
A. Bodily Injury & Property Damage Liability - Per Occurrence	\$ 1,000	\$ 10,000,000
Products and Completed Operations Aggregate	\$ 1,000	\$ 10,000,000
B. Personal and Advertising Injury Liability - Per Occurrence (Form Number 2333)		\$ 10,000,000
C. Medical Payments - Each Person		\$ 25,000
D. Tenants Legal Liability	\$ 1,000	\$ 1,000,000
Non-Owned Automobile Endorsement SPF #6 - Per Occurrence (Form Number 6063)	\$ 1,000	\$ 10,000,000
Legal Liability For Damage To Hired Automobiles Endorsement SEF #94 - Per Occurrence (Form Number 5644)	\$ 1,000	\$ 50,000
Contractual Liability Endorsement SEF #96 - Per Occurrence (Form Number 6663)		Included
Excluding Long Term Leased Vehicle Endorsement SEF #99 - Per Occurrence (Form Number 6664)		Included
Limited Pollution Liability Coverage Endorsement (Form Number 2214)	\$ 10,000	\$ 1,000,000
Employee Benefit Liability (Form Number 2311)		\$ 1,000,000
SECTION IV - CONDOMINIUM DIRECTORS & OFFICERS LIABILITY (Form D14100 (10/04))		
Claims Made Form (Including Property Manager)	Nil	\$ 3,000,000
SECTION V - BLANKET GLASS - Service Contract (Beck SLA V 1.0, Rev Mar 31 2013)		
Residential	\$ 50	Blanket
Commercial	\$ 100	
Canopy & Interior Lobby Glass	\$ 150	

SUBSCRIPTION

This Policy contains a clause(s) which may limit the amount payable.

This Certificate is not valid unless countersigned by an Authorized Representative of the Insurer(s). E. & O.E. Date: March 26, 2013	BFL CANADA Insurance Services Inc.  _____ AUTHORIZED REPRESENTATIVE
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INSURING AGREEMENT		DEDUCTIBLE	LIMIT
SECTION VI - EQUIPMENT BREAKDOWN (Form ZC 6307 U (04/08)) Per Occurrence Maximum Limit of Loss Time Element Limit: Loss of Profits - Rents, Indemnity Period (Months): N/A Extra Expenses - Rents, Indemnity Period (Months): N/A		\$ 1,000 N/A	\$ 10,250,000 Not Covered
A.	Objects Insured - objects as described and defined under Form 6307. Excluding Production Machines		\$ 250,000
B.	Direct Damage including Repair or Replacement, 110% Margin Percentage. Extensions of Coverage for Section VI As per Master Policy	\$ 1,000	
SECTION VII - POLLUTION LIABILITY (Claims Made (Form ZC 5558 U (01/09)) Limits of Liability - Each Pollution Event Limit Aggregate Policy Limit - (Refer to Policy for how Policy Limit applies & for Sublimits of Liability that are applicable to some coverage)		\$ 25,000	\$ 1,000,000 \$ 3,000,000
SECTION VIII - VOLUNTEER ACCIDENT (Form 1G935 (01/2013)) Principal Sum		See Policy Wordings	\$ 225,000
SECTION IX - LEGAL EXPENSES (DAS BFL Manuscript) Per Occurrence Maximum Limit of Loss. Annual Aggregate		Nil	\$ 300,000 \$ 1,500,000
SECTION X - RIOT, CIVIL COMMOTION AND TERRORISM COVERAGE (Form LMA3092 (Amended)) Per Occurrence Aggregate		\$ 2,500	\$ 250,000 \$ 250,000
SECTION XI - PRIVACY BREACH EXPENSE COVERAGE (Form 4303 (03/2012)) Per Incident - Including IDT911 Risk Control Services Miscellaneous Property		Nil See Policy Wording	\$ 20,000 See Policy Wording
SECTION XII - EXCESS EMPLOYEE DISHONESTY (Form 076.ManPol (08/11)) Employee Dishonesty Coverage - Form A Excess of Underlying Limit as shown in Section II Form A		As Per Underlying	\$ 275,000
LOSS IF ANY PAYABLE TO:	All Registered Unit Owners &/or other Mortgagees as their interest may appear and as shown in the Land Registration District Office applicable to the said Property. (The Standard Mortgage Clause is applicable unless Special Mortgage Clause attached)		
GLASS CONTRACT FEE			\$ 80.00
PREMIUM			\$ 9,849.00
TOTAL PREMIUM			\$ 9,929.00
Minimum & Retained			\$ 635.00

LIST OF INSURERS/SERVICE PROVIDERS				
Insurance Company/Service Provider	Section	Participation	Master Wording No.	
Aviva Insurance Company of Canada	PROPERTY	15%	BFLSPW001	
Beck Glass (2012) Ltd. - (Service Provider)	BLANKET GLASS - Service Contract	100%		
Binding Authority B0713PRPNA1201175 underwritten by certain underwriters at Lloyd's	RIOT, CIVIL COMMOTION AND TERRORISM COVERAGE	100%		
Chartis Insurance Company of Canada	PROPERTY	10%	BFLSPW001	
Continental Casualty Company (CNA Canada)	PROPERTY	20%	BFLSPW001	
DAS Legal Protection Insurance Company Limited	LEGAL EXPENSES	100%	BSP/0008363	
Economical Mutual Insurance Company	PROPERTY CRIME COMMERCIAL GENERAL LIABILITY PRIVACY BREACH EXPENSE COVERAGE	5% 100% 100% 100%	BFLSPW001 BFL4001	
Great American Insurance Group	CONDOMINIUM DIRECTORS & OFFICERS LIABILITY	100%	D14100	
Royal & Sun Alliance Insurance Company of Canada	PROPERTY	10%	BFLSPW001	
SSQ Insurance Company Inc.	VOLUNTEER ACCIDENT	100%	1G935 (Policy)	
Trisura Guarantee Insurance Company	EXCESS EMPLOYEE DISHONESTY	100%		
Zurich Insurance Company Ltd	PROPERTY EQUIPMENT BREAKDOWN POLLUTION LIABILITY	40% 100% 100%	BFLSPW001 8702682 (Policy) 8706223 (Policy)	\$ 245