



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)  
 360, 4311 - 12th Street NE, Calgary, AB T2E 4P9  
**POLICY PERIOD** From: March 31, 2014 To: March 31, 2015  
 12:01 a.m. standard time at the location of the premises as to each of the said dates  
**INSURED LOCATION** 317 - 14th Avenue SW, Calgary, AB T2R 0M4  
**DARLINGTON ARMS**

**CONSTRUCTION** Fire Resistive 8 Storeys 1 Building  
**OCCUPIED BY INSURED AS** 40 Residential Units 0 Commercial Unit

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
<b>SECTION I - PROPERTY (Revision July 1, 2012 GK)</b>		
A. All Property - All Risks, Blanket By-Laws, Stated Amount Co-Insurance, Replacement Cost, 110% Margin Clause, Earthquake and Flood limit in the annual aggregate not to exceed 110% of policy limit.		\$ 10,650,000
All Risks	\$ 5,000	
Sewer Backup Damage	\$ 10,000	
Water Damage	\$ 10,000	
Earthquake Damage	% 5	
Flood Damage	\$ 25,000	
Lock & Key	\$ 250	\$ 25,000
B. Business Interruption (Gross Rents), 100% Co-Insurance, Indemnity Period (Months): N/A		Not Covered
<b>SECTION II - CRIME (Form Number C002)</b>		
I. Comprehensive Dishonesty, Disappearance and Destruction - Form A	Nil	\$ 328,500
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
<b>SECTION III - COMMERCIAL GENERAL LIABILITY (Form Number 2294 03/2010)</b>		
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
<b>SECTION IV - CONDOMINIUM DIRECTORS &amp; OFFICERS LIABILITY (Form D51100C (07/13))</b>		
Claims Made Form (Including Property Manager).	Nil	\$ 3,000,000
<b>SECTION V - BLANKET GLASS - Includes Lobby Glass (Form 4185 05/1992)</b>		
Residential	\$ 100	Blanket
Commercial	\$ 250	
Canopy	\$ 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: February 24, 2014

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 A. Objects Insured - objects as described an defined under Form 6307. Excluding Production Machines B. Direct Damage including Repair or Replacement, 110% Margin Percentage. Extensions of Coverage for Section VI As per Master Policy		\$ 1,000 N/A \$ 1,000	\$ 10,650,000 Not Covered \$ 250,000
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)		\$ 10,000	\$ 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 - TERRORISM (Form LMA3092 (Amended)) Per Occurrence. Aggregate.		\$ 2,500	\$ 250,000 \$ 250,000
SECTION XI - PRIVACY BREACH EXPENSE (Form 4303 (03/2012)) Per Incident - Including IDT911 Risk Control Services Miscellaneous Property		Nil See Policy Wording	\$ 25,000 See Policy Wording
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)		
TOTAL PREMIUM PAYABLE			\$ 11,328.00
Minimum & Retained			\$ 490.00

LIST OF INSURERS/SERVICE PROVIDERS				
Insurance Company/Service Provider	Section	Participation	Master Wording No.	
AIG Insurance Company of Canada	PROPERTY	10%	BFLSPW001	
Aviva Insurance Company of Canada	PROPERTY	15%	BFLSPW001	
Binding Authority B0713PRPNA1201175 underwritten by certain underwriters at Lloyd's	TERRORISM	100%		
Continental Casualty Company (CNA Canada)	PROPERTY	20%	BFLSPW001	
DAS Legal Protection Insurance Company Limited	LEGAL EXPENSES	100%	BSP/0008363	
Economical Mutual Insurance Company	COMMERCIAL GENERAL LIABILITY BLANKET GLASS - Includes Lobby Glass PRIVACY BREACH EXPENSE	100% 100%	BFL4001	
Great American Insurance Group	CONDOMINIUM DIRECTORS & OFFICERS LIABILITY	100%	D51100C	
Intact Insurance Company of Canada	CRIME	100%	5V0334413 (Policy)	
Royal & Sun Alliance Insurance Company of Canada	PROPERTY	15%	BFLSPW001	
SSQ Insurance Company Inc.	VOLUNTEER ACCIDENT	100%	1G935 (Policy)	
Zurich Insurance Company Ltd	PROPERTY EQUIPMENT BREAKDOWN POLLUTION LIABILITY	40% 100% 100%	BFLSPW001 8702682 (Policy) 8706223 (Policy)	