



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, 2012 To: March 31, 2013
INSURED LOCATION 12:01 a.m. standard time at the location of the premises as to each of the said dates
 317 - 14th Avenue SW, Calgary, AB T2R 0M4
CONSTRUCTION DARLINGTON ARMS
OCCUPIED BY INSURED AS Fire Resistive 8 Storeys 1 Building
 40 Residential Units 46 Commercial Units

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		
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. All Risks Sewer Backup Damage Water Damage Earthquake Damage Flood Damage Lock & Key	\$ \$ \$ % \$ \$	\$ 10,150,000 2,500 10,000 10,000 5 10,000 250
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)		Included
SECTION IV - CONDOMINIUM DIRECTORS & OFFICERS LIABILITY		
Claims Made Form (Including Property Manager)	Nil	\$ 3,000,000
SECTION V - BLANKET GLASS - Includes Lobby Glass (Form Number 4185 05/1992)		
Residential	\$ 100	Blanket
Commercial	\$ 250	

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 6 2012

BFL CANADA Insurance Services Inc.

 AUTHORIZED REPRESENTATIVE



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INSURING AGREEMENT		DEDUCTIBLE	LIMIT
SECTION VI - EQUIPMENT BREAKDOWN			
Per Occurrence Maximum Limit of Loss	\$	1,000	\$ 10,150,000
Loss of Profits - Rents, Indemnity Period (Months): N/A		N/A	Not Covered
Extra Expenses - Rents, Indemnity Period (Months): N/A		24 Hour Waiting Period	\$ 250,000
A. Objects Insured - Excluding Production Machines			
B. Direct Damage including Repair or Replacement, 110% Margin Percentage.	\$	1,000	
Extensions of Coverage:			
- Ammonia Contamination			\$ 100,000
- By-Laws / Hazardous Substances			\$ 500,000
- Civil Authority			4 weeks
- Expediting Expenses			\$ 250,000
- Professional Fees			\$ 250,000
- Service Interruption - No Distance Restriction		48 Hour Waiting Period	\$ 50,000
- Water Damage	\$	1,000	\$ 250,000
- Spoilage			\$ 2,500
- Mould	\$	1,000	
SECTION VII - POLLUTION LIABILITY (Minimum & Retained) - Claims Made (Form ZC 5558U [01/09])			
Limits of Liability - Each Pollution Event Limit	\$	25,000	\$ 1,000,000
Aggregate Policy Limit			\$ 3,000,000
- (Refer to Policy for how Policy Limit applies & for Sublimits of Liability that are applicable to some coverage)			
SECTION VIII - VOLUNTEER ACCIDENT			
Principal Sum		See Policy Wording	\$ 200,000
SECTION IX - LEGAL EXPENSES (DAS BFL Manuscript)			
Per Occurrence Maximum Limit of Loss		Nil	\$ 200,000
Annual Aggregate			\$ 1,000,000
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)		
TOTAL PREMIUM			\$ 9,051.00
Minimum & Retained			\$ 345.00

LIST OF INSURERS				
Insurance Company	Section	Participation	Master Wording No.	
Aviva Insurance Company of Canada	PRO PERTY	15%	BFLSPW 001	
AXA Life Insurance Inc.	VO LUNTEER ACC IDENT	100%	9229074 (Policy)	
Chartis Insurance Company of Canada	PRO PERTY	10%	BFLSPW 001	
Continental Casualty Company (CNA Canada)	PRO PERTY	20%	BFLSPW 001	
DAS Legal Protection Insurance Company Limited	LEG AL EX PEN SES	100%	BSP/0008363	
Economical Mutual Insurance Company	PRO PERTY CRIME CO MMERCIAL GEN ERAL LIABILITY BLANKET GLASS - Includes Lobby Glass	5% 100% 100% 100%	BFLSPW 001	
Great American Insurance Group	CONDO MIN IU M D IRECTORS & OFFICERS LIABILITY	100%	D 14100 (Policy)	
Royal & Sun Alliance Insurance Company of Canada	PRO PERTY EQ UIPMENT BREAKD OWN	5% 100%	BFLSPW 001 4163600 (Policy)	
Zurich Insurance Company Ltd	PRO PERTY PO LLUTION LIABILITY	45% 100%	BFLSPW 001 8706223 (Policy)	



CONDO PROTECT

With Reference to Section I – All Property

This endorsement changes the policy. Please read it carefully.

This endorsement modifies insurance provided under the following:

Condominium Corporation Property (All Risks) Form BFLSPW001 Alberta (May 19, 2011/GK)

It is hereby agreed and declared that solely with respect to Zurich Insurance Company's participation as a property insurer; item 5 perils excluded is amended as follows:

Perils excluded item 5. Q.) Data exclusion is deleted in its entirety and replaced with data exclusion endorsement (Form # 5263E001)

Perils excluded item 5. R.) Fungi or spores exclusion is deleted in its entirety and replaced with fungi and fungal derivatives exclusion (Form # 5265E001)

Perils excluded item 5. S.) Terrorism exclusion is deleted in its entirety and replaced with terrorism exclusion endorsement (Form # 5264E001)

All other terms and conditions remain unchanged.

Attached to and forming part of policy number: BFL049811439



CONDO PROTECT

Limited Pollution Sub-Limit Endorsement

Attached to Form #2214 – Limited Pollution Liability Extension Endorsement

With respect to coverage afforded under Clause I. Pollution Liability I.a.(iv) and I.d.(iv) under Limited Pollution Liability Insurance Extension Endorsement Form #2214, the following sub-limits shall apply:

- | | |
|--------------------|---|
| A. Bodily Injury | \$1,000,000 each person
\$1,000,000 each occurrence
\$1,000,000 aggregate |
| B. Property Damage | \$1,000,000 each accident
\$1,000,000 aggregate |

These limits are respectively part of, and not in addition to, the limits of liability stated in the schedule of the policy.

All other terms and conditions remain unchanged.

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