

**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.  
 Gateway West Management Corporation and Gateway Property Management Corporation (As Property Manager)  
**MAILING ADDRESS** 360, 4311 - 12th Street NE, Calgary, AB T2E 4P9  
**POLICY PERIOD** From: March 31, 2015 To: March 31, 2016  
 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. All Risks Sewer Backup Damage Water Damage Earthquake Damage Flood Damage Lock & Key	\$ \$ \$ % \$ \$	\$ 11,200,000  5,000 15,000 15,000 5 25,000 250
B. Business Interruption (Gross Rents), 100% Co-Insurance, Indemnity Period (Months): N/A		\$ 50,000 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 - Per Person - 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	\$ 250	Blanket
Commercial	\$ 250	
Canopy	\$ 1,000	

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

SUBSCRIPTION

INSURING AGREEMENT		DEDUCTIBLE	LIMIT
<b>SECTION VI - EQUIPMENT BREAKDOWN (Form ZC 6307 U (08/12))</b> 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	\$ 11,200,000 Not Covered
A.	Objects Insured - objects as described in 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	
<b>SECTION VII - POLLUTION LIABILITY (Claims Made (Form ZC 5558 U (01/09))</b> 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
<b>SECTION VIII - VOLUNTEER ACCIDENT (Form IG935 (01/2013))</b> Principal Sum.		See Policy Wordings	\$ 275,000
<b>SECTION IX - LEGAL EXPENSES (DAS BFL Manuscript)</b> Per Occurrence Maximum Limit of Loss. Annual Aggregate.		Nil	\$ 300,000 \$ 1,500,000
<b>SECTION X - TERRORISM (Form LMA3092 (Amended))</b> Per Occurrence. Aggregate.		\$ 2,500	\$ 350,000 \$ 350,000
<b>SECTION XI - PRIVACY BREACH EXPENSE (Form 4303 (03/2012))</b> Per Incident - Including IDT911 Risk Control Services Miscellaneous Property		Nil See Policy Wording	\$ 50,000 See Policy Wording
<b>LOSS IF ANY PAYABLE TO:</b>	Lenders and Mortgage Companies are referred to the provisions of the Alberta Condominium Property Act being Chapter C-22 of the Revised Statutes of Alberta 2000, and to the By-Laws of the above referenced Condominium Corporation with respect to placement of insurance and disbursement and utilization <b>(The Standard Mortgage Clause is applicable unless Special Mortgage Clause attached)</b>		
<b>TOTAL PREMIUM PAYABLE</b> Minimum & Retained			\$ 12,636.00 \$ 510.00

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% 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%	IG935 (Policy)	
Zurich Insurance Company Ltd	PROPERTY EQUIPMENT BREAKDOWN POLLUTION LIABILITY	40% 100% 100%	BFLSPW001 8702682 (Policy) 8706223 (Policy)	

**This Certificate is not valid unless countersigned by an Authorized Representative of the Insurer(s).**  
**E. & O.E.**  
**Date: March 30, 2015**

**BFL CANADA Insurance Services Inc.**  
  
**AUTHORIZED REPRESENTATIVE**



## 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<br>\$1,000,000 each occurrence<br>\$1,000,000 aggregate |
| B. Property Damage | \$1,000,000 each accident<br>\$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.

**Attached to and forming part of policy number: BFL049811439**