

## CERTIFICATE OF INSURANCE

*This is to certify that Insurance as described hereunder has been arranged for the Insured named herein on whose behalf this certificate is executed. This Certificate is subject to all terms, conditions, limitations and exclusions of the referenced policies as they exist or may hereafter be endorsed.*

**INSURED:** **Condominium Corporation No. 0513297 Known as 3111 Varsity**

**ADDITIONAL INSURED AS PROPERTY MANAGER:** **Renaissance Management Corporation Limited**

**MAILING ADDRESS:** **203, 110 Country Hills Landing NW, Calgary, Alberta T3K 5P3**

**RISK ADDRESS:** **3111 - 34th Avenue NW, Calgary, Alberta T2L 0Y2**

**EFFECTIVE DATE:** **July 15, 2023**                      **EXPIRY DATE:** **July 15, 2024**

**A) PROPERTY - Insurance Company: Wawanesa Mutual Insurance Company & Subscribers – Policy # AJG01162-PRO**  
All Risks, Replacement Cost, Broad Form Condominium Wording, No Co-Insurance, By-Laws Extension.  
Including Improvements & Betterments where required per Condominium By-Laws Extension

Deductibles as follows: All Losses **\$10,000.00**                      Except: Sewer Back-Up & Water Damage **\$25,000.00**  
Earthquake **5% of Insured Values/Min. \$100,000**                      Flood **\$25,000.00**                      Wind/Hail Damage **10% of Loss/Min. \$25,000.00**

Property of Every Description:                      **\$43,200,000.00**  
Unit Betterments and Improvements:                      **\$1,500,000.00**

**B) GENERAL LIABILITY – Insurance Company: Wawanesa Mutual Insurance Company- Policy # AJG01162-LIA**  
Limit:                      **\$20,000,000.00** Bodily Injury/Property Damage, **\$1,000.00** Deductible

**C) CRIME – Insurance Company: Wawanesa Mutual Insurance Company – Policy # AJG01162-CRM**  
Limit:                      **\$1,000,000.00** Employee Dishonesty (Fidelity Bond)

**D) EQUIPMENT BREAKDOWN – Insurance Company: Millennium Insurance Corporation – Policy # AJG01162-EBI**  
Direct Damage, Limit Per Accident, Standard Comprehensive Form; By-Laws; Repair or Replacement included  
Deductible - **\$2,500.00** All Losses

Direct Damage -                      **\$44,700,000.00**

**E) DIRECTORS & OFFICERS – Insurance Company: Berkley Canada – Policy # AJG01162-D&O**  
Limit:                      **\$20,000,000.00** Each Claim/Aggregate (Claims Made Basis)  
Retention:                      **\$0.00**

**F) VOLUNTEER ACCIDENT – Insurance Company: Berkley Canada – Policy # AJG01162-ACC**  
Limit:                      **\$200,000.00** Accidental Death & Dismemberment

**G) LEGAL EXPENSE– Insurance Company: Lloyds Underwriters – Policy # AJG01162-LEG**  
Limit:                      **\$250,000.00** Civil Defence, Criminal Defence, Personal Injury, Property Disputes, Defence of Disputes with Owners, Debt Recovery, Contract Disputes, and Tax Disputes (Claims Made Basis)

**LOSS PAYABLE:**                      This certificate is subject to all other terms, conditions and exclusions of the formal policy. Loss, if any, shall be payable in accordance with the provisions of the provincial legislation under which the "Condominium Corporation" is constituted.

**Dated: July 14, 2023**

E & O.E

**Arthur J. Gallagher Canada Limited**  
Per: *Michael Boisclair, FICP, CRM*  
Authorized Representative