

## 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. 9810287 Known as Chaparral Adult Village

**ADDITIONAL INSURED AS PROPERTY MANAGER:** Go Smart Property Managers Inc.

**MAILING ADDRESS:** Suite 230, 1010 - 8th Avenue SW, Calgary, Alberta T2P 1J2

**RISK ADDRESS:** 2 - 137 Chaparral Pointe SE, Calgary, Alberta T2X 3M8

**EFFECTIVE DATE:** October 28, 2022 **EXPIRY DATE:** October 28, 2023

**A) PROPERTY - Insurance Company: Millennium Insurance (MIC) & Subscribers – Policy # AJGBINDER -PRO**

All Risks, Replacement Cost, Broad Form Condominium Wording, No Co-Insurance, By-Laws Extension.

Deductibles as follows: All Losses **\$10,000.00** Except: Sewer Back-Up & Water Damage **\$50,000.00**  
Earthquake **5% of Insured Values/Min. \$100,000** Flood **\$50,000.00** Wind/Hail Damage **10% of Loss/Min. \$100,000.**

Property of Every Description: **\$16,763,000.00**

Unit Betterments and Improvements: **Not Insured**

**B) GENERAL LIABILITY – Insurance Company: Millennium Insurance Corporation- Policy # AJGBINDER -LIA**

Limit: **\$20,000,000.00** Bodily Injury/Property Damage, **\$1,000.00** Deductible

**C) CRIME – Insurance Company: Wawanesa Mutual Insurance Company – Policy # AJGBINDER -CRM**

Limit: **\$1,000,000.00** Employee Dishonesty (Fidelity Bond)

**D) EQUIPMENT BREAKDOWN – Insurance Company: Millennium Insurance Corporation – Policy # AJGBINDER -EBI**

Direct Damage, Limit Per Accident, Standard Comprehensive Form; By-Laws; Repair or Replacement included  
Deductible - **\$1,000.00** All Losses

Direct Damage - **\$16,763,000.00**

**E) DIRECTORS & OFFICERS – Insurance Company: Berkley Canada – Policy # AJGBINDER -D&O**

Limit: **\$20,000,000.00** Each Claim/Aggregate (Claims Made Basis)

Retention: **\$0.00**

**F) VOLUNTEER ACCIDENT – Insurance Company: Berkley Canada – Policy # AJGBINDER -ACC**

Limit: **\$200,000.00** Accidental Death & Dismemberment

**G) LEGAL EXPENSE– Insurance Company: Lloyds Underwriters – Policy # AJGBINDER -LEG**

Limit: **\$200,000.00** 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.

**Arthur J. Gallagher Canada Limited**

**Dated: November 2, 2022**

Per: **Michael Boisclair, FCIIP, CRM**

E & O.E

Authorized Representative