STRATA®
MONTGOMERY ROSS and Associates
A DIVISION OF STRATA REALTY CORPORATION LTD.

December 2, 2013

Dear Westmount Place Condominium Owner:

Re: New Insurance Certificate

On the reverse, please find a new insurance certificate which covers your Condominium for the period **November 20, 2013 to November 20, 2014.**

The condominium insures the units, not including improvements and betterments made to the units by the owners. You require your own insurance for improvements**. The deductible for water leaks and sewer backups is $25,000.00.** Your attention is drawn to this because depending on the cause of an insurance claim, the **responsibility for the deductible could rest with you, the Unit Owner**.

It is suggested that you speak to your agent for your homeowner's insurance to find out if you are covered for any of the Condominium's deductible should there be a claim where you are found responsible. This type of coverage (called a buy-down rider) is available from some issuers and could reduce your exposure.

Example:
Supposing the Board of Directors has determined that a deductible on a water claim is the Unit Owner's responsibility and the total claim is say, $40,000.00 and the Condominium Corporation's deductible is $25,000.00.

Now assuming that the Owner's personal policy has a deductible of $500.00 with a buy-down rider in place, the Unit Owner would be responsible for the first $500.00 of the deductible, his insurance company would pay the next $24,500.00 on behalf of the unit owner, and the Corporation's insurance company would pay the balance of $15,000.00 on this claim.

MONTGOMERY ROSS & ASSOCIATES

PER: Christine Perrin
Agent for the Owners
Condominium 8310969

CERTIFICATE OF INSURANCE

This certificate is issued as a matter of information only and confers no rights upon the certificate holder and imposes no liability on the insurer. This certificate does not amend, extend or alter the coverage afforded by the policies below.

1. CERTIFICATE HOLDER - NAME AND MAILING ADDRESS	**2A. INSURED'S FULL NAME AND MAILING ADDRESS**
Strata Realty Corporation Ltd. and Montgomery Ross & Associates	Westmount Place o/b Condominium Plan 8310969
Agent for the Condominium	420, 1100 - 8th Avenue SW, Calgary, AB T2P 3T8
400, 1414 - 8th Street SW	**2B. DESCRIPTION OF OPERATIONS/LOCATIONS/AUTOMOBILES/SPECIAL ITEMS** (but only with respect to the operations of the Named Insured)
	IT IS AGREED that Strata Realty Corporation Ltd. and Montgomery Ross & Associates is added as Additional Insured with respect to liability arising out of the operations of the Named Insured.
Calgary AB POSTAL CODE T2R 1J6	

3. COVERAGES

This is to certify that the policies of insurance listed below have been issued to the insured named above for the policy period indicated notwithstanding any requirement, term or condition of any contract or other document with respect to which this certificate may be issued or may pertain. The insurance afforded by the policies described herein is subject to all terms, exclusions and conditions of such policies.

LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS

TYPE OF INSURANCE	INSURANCE COMPANY AND POLICY NUMBER	EFFECTIVE DATE (MM/dd/yyyy)	EXPIRY DATE (MM/dd/yyyy)	LIMITS OF LIABILITY (Canadian dollars unless indicated otherwise)		
				COVERAGE	DED.	AMOUNT OF INSURANCE
COMMERCIAL GENERAL LIABILITY ☐ CLAIMS MADE OR ☑ OCCURRENCE ☑ PRODUCTS AND / OR COMPLETED OPERATIONS ☐ EMPLOYER'S LIABILITY ☑ CROSS LIABILITY ☑ TENANTS LEGAL LIABILITY ☑ NON-OWNED AUTOMOBILES ☐ HIRED AUTOMOBILES ☐ POLLUTION LIABILITY EXTENSION	Economical Mutual Insurance - 40017279	11/20/2013	11/20/2014	COMMERCIAL GENERAL LIABILITY BODILY INJURY AND PROPERTY DAMAGE LIABILITY - GENERAL AGGREGATE EACH OCCURRENCE PRODUCTS AND COMPLETED OPERATIONS AGGREGATE PERSONAL AND ADVERTISING INJURY LIABILITY MEDICAL PAYMENTS TENANTS LEGAL LIABILITY	$5,000 $5,000	 $5,000,000 $5,000,000 $5,000,000 $25,000 $250,000
				NON OWNED AUTOMOBILE		$5,000,000
AUTOMOBILE LIABILITY ☐ DESCRIBED AUTOMOBILES ☐ ALL OWNED AUTOS ☐ LEASED AUTOMOBILES ** ☐ ☐ ** ALL AUTOMOBILES LEASED IN EXCESS OF 30 DAYS WHERE THE INSURED IS REQUIRED TO PROVIDE INSURANCE				BODILY INJURY AND PROPERTY DAMAGE COMBINED BODILY INJURY (PER PERSON) BODILY INJURY (PER ACCIDENT) PROPERTY DAMAGE		
EXCESS LIABILITY ☐ UMBRELLA FORM ☐ OTHER THAN UMBRELLA FORM (specify) _____				EACH OCCURRENCE AGGREGATE		
OTHER LIABILITY (SPECIFY) ☑ Building ☑ Contents ☑ Equipment Breakdown - Compreher ☑ Flood Deductible $25000	Economical Mutual Insurance - 40017279	11/20/2013	11/20/2014	Broad Form Broad Form Aviva Pol #81548036 Sewer Back Up $25000	$5,000 $5,000	$90,700,000 $100,000 $90,700,000

4. CANCELLATION

Should any of the above described policies be cancelled before the expiration date thereof, the issuing company will endeavour to mail 30 days written notice to the certificate holder, but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives.

5. BROKER'S FULL NAME AND MAILING ADDRESS	**6. ADDITIONAL INSURED NAME AND MAILING ADDRESS**
C.J. Campbell Insurance Ltd.	Strata Realty Corporation Ltd. and Montgomery Ross & Associates
133 - 17 Avenue N.E.	Agent for the Condominium
Calgary AB POSTAL CODE T2E 1L7	400, 1414 - 8th Street SW
BROKER'S CLIENT ID: WESTM-2	Calgary AB POSTAL CODE T2R 1J6

7. CERTIFICATE AUTHORIZATION

SIGNATURE OF AUTHORIZED REPRESENTATIVE	PRINT NAME	POSITION HELD	DATE
	Christina Ohrn, CAIB	Account Manager	Friday, November 29, 2013

COMPANY	EMAIL ADDRESS	CONTACT NUMBER	
C.J. Campbell Insurance Ltd.	cohrn@cjcampbell.com	HOME BUSINESS (403) 230-1521	CELL FAX (403) 276-5000

© 2006, Centre for Study of Insurance Operations. All rights reserved.