Arthur J. Gallagher
BUSINESS WITHOUT BARRIERS™

ARTHUR J. GALLAGHER CANADA LIMITED

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 and we hereby certify that such insurance is in full force and effect. This certificate is issued as a matter of information and in accordance with the terms and conditions of the policies as issued.

INSURED: **Owners Condominium Plan #8310969 known as Westmount Place**

ADDITIONAL INSURED AS PROPERTY MANAGER: **Strata Realty Corporation Ltd. o/a Montgomery Ross & Associates**

MAILING ADDRESS: **#400, 1414 8 Street SW, Calgary, AB T2R 1J6**

RISK ADDRESS: **1100 - 8 Avenue SW, Calgary, AB T2P 3T9**

EFFECTIVE DATE: **October 31, 2016** **EXPIRY DATE:** **October 31, 2017**

A) **PROPERTY - Insurance Company: Intact Insurance Company & Subscribers - Policy #CV0359395**
All Risks, Replacement Cost, Broad Form Condo Wording, Stated Amount (With Current Replacement Cost Appraisal) 90% Co-Insurance (Without Current replacement Cost Appraisal), By-Laws Extension

Deductibles as follows: All Losses **$5,000.00** Except: Sewer Back-Up **$25,000.00**
Earthquake **5% $100,000.00** Minimum Water **$10,000.00**
Flood **$25,000.00**

Property of Every Description: $103,050,000.00
Equipment & Stock: $102,000.00
Unit Betterments & Improvements: Not Insured

B) **COMMERCIAL GENERAL LIABILITY – Insurance Company: Continental Casualty Company – Policy #MPR72353168**
Limit: $10,000,000.00 Bodily Injury/Property Damage, **$1,000.00** Deductible
$ 1,000,000.00 Sudden & Accidental Pollution Liability, **$10,000.00** Deductible

C) **FIDELITY BOND (CRIME) – Berkley Canada as arranged by PEN Underwriting – Policy #BINDER**
Limit: $1,500,000.00 Employee Dishonesty

D) **BOILER & MACHINERY - Insurance Company: Aviva Insurance Company of Canada – Policy #81691537-139**
Direct Damage, Limit Per Accident, Standard Comprehensive Form, 30 day notice of cancellation, By-Laws; Repair or Replacement included, Deductible - **$2,500.00**

Direct Damage - $103,152,050.00

E) **DIRECTORS & OFFICERS - Insurance Company: QBE as arranged by Pen Underwriting – Certificate #BINDER**
Limit: $5,000,000.00 per Claim and Policy Period
$10,000,000.00 Annual Aggregate Limit

F) **VOLUNTEER ACCIDENT INSURANCE - Insurance Company: Industrial Alliance - Certificate #100003830-139**
Limit: $200,000.00 Accidental Death & Dismemberment

G) **LEGAL EXPENSE – Insurance Company: DAS Legal Protection Insurance Company – Policy #BINDER**
Limit: $200,000.00 Legal Defence, Contract Disputed & Debt Recovery, Property Protection, Bodily Injury, Owner Disputes

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: October 3, 2016

ARTHUR J. GALLAGHER CANADA LIMITED
Per: *Michael Boisclair, FCIP,CRM*

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