CondoSURE™ HUB

Policy No. CCN8310969 **Summary of Coverage**

Named Insured:	The Owners of CCN 8310969 Westmount Place
Additional Insured(s):	Montgomery Ross & Associates, an Associa Company
Mailing Address:	c/o Montgomery Ross & Associates, an Associa Company 400 - 1414 8 Street SW, Calgary, AB T2R 1J6
Location Address(es):	1100 8 Avenue SW, Calgary, AB T2P 3T9
Policy Period:	**October 31, 2019** to **October 31, 2020** 12:01 a.m. Standard Time
Loss Payable to:	The Insured or Order in Accordance with the Condominium Property Act
Insurers:	As Per List of Participating Insurers Attached.

Insuring Agreements		Deductibles	Limit
PROPERTY COVERAGES			
All Property, All Risks, Extended Replacement Cost 130%		$5,000	$108,150,000
Improvements & Betterments		$5,000	$104,377
Additional Living Expenses		**Not Included**	**Not Included**
Water Damage		$25,000	Included
Backup of Sewers, Sumps, Septic Tanks or Drains		$25,000	Included
Earthquake Damage		5 %	Included
Flood Damage		$25,000	Included
Key and Lock Replacement		Nil	$50,000
Hail Damage		$5,000	Included
BLANKET EXTERIOR GLASS INSURANCE	Residential	$ 100	Blanket
	Commercial	$ 250	Blanket
COMMERCIAL GENERAL LIABILITY			
Each Occurrence Limit		$ 500	$30,000,000
Coverage A - Bodily Injury & Property Damage Liability - *Per Occurrence*		$ 500	$30,000,000
Products & Completed Operations - *Aggregate*			$30,000,000
Coverage B - Personal Injury Liability - *Per Occurrence*		$ 500	$30,000,000
Non-Owned Automobile - SPF #6 – *Per Occurrence*			$30,000,000
CONDO DIRECTORS & OFFICERS LIABILITY		Nil	$20,000,000
Cyber Security and Privacy Liability			$250,000
ENVIRONMENTAL LIABILITY POLICY / POLLUTION LEGAL LIABILITY			
Limit of Liability – Each Incident, Coverages A-G		$10,000 Retention	$1,000,000
Limit of Liability – Each Incident, Coverage H		5 Day Waiting Period	$250,000
Aggregate Limit			$1,000,000
Microbial Included		$25,000	$25,000
VOLUNTEER ACCIDENT INSURANCE COVERAGE STR (08/17)			
Personal Accident Limit - Maximum Benefit - Lesser of $1,000,000 or 7.5x Annual Salary			$1,000,000
Weekly Accident Indemnity - Lesser of $750 or 75% of Gross Weekly Earnings (52 weeks)		8 day Waiting Period	
Accident Expenses - various up to $15,000 (see policy wording) Dental Expense - $5,000			
Program Aggregate Limit			$10,000,000
COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION			
Employee Dishonesty		Nil	$1,000,000
Broad Form Money & Securities		Nil	$60,000
Program Aggregate Limit			$10,000,000
EQUIPMENT BREAKDOWN			
I Standard Comprehensive Plus, Replacement Cost		$1,000	$108,150,000
II Consequential Damage, 90% Co-Insurance		$1,000	$25,000
III Extra Expense		24 Hour Waiting Period	$250,000
IV Ordinary Payroll – 90 Days		24 Hour Waiting Period	$100,000
PRIVACY BREACH SERVICES		Nil	$100,000
TERRORISM		$ 500	$1,000,000

DAS LEGAL EXPENSE INSURANCE COVERAGE

DAS business for Condominiums Legal Protection Insurance Policy	
Per Claim Limit	$1,000,000
Program Aggregate	$1,000,000

This is a generalized summary of coverage for quick reference. In all cases the terms and conditions of the policy in effect are the determining documents

October 9, 2019 - E&OE