

**Our New Name  
is Intact Insurance.**  
Kind of says it all doesn't it?



For years you've known us as ING Insurance Company of Canada. Today, we have a new name: Intact Insurance Company. We're excited because our name describes the important job we are here to do—for you.

You're going to start seeing our new name in familiar places: in advertising, on our website, in documents, and any cheques we issue to you. Be reassured that our name change will in no way affect your current coverage.

At Intact Insurance we are here to protect the things you care about. But our strength is our ability to get you back on track again when an unforeseen event occurs. It's why you have our word that the experience of getting you back to normal will be fair, respectful and easy.

As Intact Insurance we are proudly Canadian owned and led. We are the largest home, auto and business insurance company. We protect and insure over 3 million customers and have a proven record of sound and responsible financial management. Our coast-to-coast presence, along with our strong relationship with your insurance broker, means we can provide the outstanding service, comfort and continuity you deserve.

**Have any questions or concerns? Please don't hesitate to contact your broker.**



Head Office: 1200, 321 - 6th Avenue S.W., Calgary, Alberta T2P 4W7

# Business Insurance Policy

## Renewal

**Policy Number: 5V0166132**

Intact Insurance Company hereinafter called the Insurer.

The Policy Declarations together with the Supplementary Declarations, Policy Conditions, forms, riders and endorsements, if any, issued to form a part thereof, completes the Policy.

### POLICY DECLARATIONS

<b>Name of Insured</b>	Strata Corp NES2930 C/O Sharron Billey		
<b>Mailing Address</b>	911 Baker Street Cranbrook, BC V1C1A4		
<b>Policy Period</b>	<b>From</b>	June 29, 2009	<b>To</b> June 29, 2010 12:01 a.m. standard time at the postal address of the Named Insured stated herein.
<b>Insured's Business Operations</b>	Strata, 42 lots		
<b>Broker</b>	Palmer Salmon Insurance Ltd./Insurance Express 2404 Centre Street North Calgary, Alberta T2E2T9		
<b>Broker No.</b>	38052	<b>Phone No.</b>	<b>Branch ID</b> C
<b>Total Policy Premium</b>	\$ 6,181	<b>Minimum Retained Policy Premium</b>	\$ 750
<b>Billing Method</b>	Agency Bill		

In witness whereof the Insurer has duly executed this policy, provided however that this policy shall not be valid or binding unless countersigned by a duly Authorized Representative of the Insurer.

*Derek Lee*

Authorized Representative

Authorized Representative

**This Policy Contains a Clause(s) That May Limit the Amount Payable**



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## Business Insurance Policy

**Policy Number:** 5V0166132

Insurance provided subject to the Declarations, Terms, and Conditions of the policy and its Forms only for the coverages for which specific Forms are attached and for which a specific Limit or Amount of Insurance is shown hereunder.

### PROPERTY AND BUSINESS INTERRUPTION COVERAGES

**Location Number:** 1

**Location Address:** 46 7 Avenue South  
Cranbrook, BC

**Postal Code:** V1C 2J1

**Premises Occupied as:** Strata Corporation

FORM#	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
BF02	Commercial Building and Contents Broad Form					
	Equipment	\$ 1,000	Broad Form	Replacement Cost	90%	\$ 917,280
BF17	Equipment Breakdown					
	Option 3	\$ 1,000				\$ 917,280
BF19R3	Cyber Risk Clause					
E001	Multi-Peril Extension Endorsement					As Per Form



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THE FOLLOWING COVERAGES APPLY TO ALL LOCATIONS UNLESS OTHERWISE SPECIFIED.

### MISCELLANEOUS COVERAGES

FORM#	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE
E074	Data Exclusion					
E077	Terrorism Exclusion					
E078	Fungi and Fungal Derivatives Exclusion					
G001	General Deductible					
G003	Commercial Policy Property Conditions (All Provinces Except Quebec)					
G010	Standard Mortgage Clause					



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## GENERAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
LR02	Commercial General Liability		
	Coverage A - Bodily Injury and Property Damage Liability	Each Occurrence Limit	\$ 5,000,000
	Coverage A - Bodily Injury and Property Damage Liability	General Aggregate Limit	\$ 5,000,000
	Coverage A - Products-Completed Operations	Aggregate Limit	\$ 5,000,000
	Coverage A - Property Damage Deductible: Per Occurrence	\$ 1,000	
	Coverage B - Personal Injury and Advertising Injury Liability		\$ 5,000,000
	Coverage C - Medical Payments	Per Person	\$ 10,000
	Coverage D - Tenants' Legal Liability	\$ 1,000	\$ 500,000
L220	S.E.F. No. 96 - Contractual Liability Endorsement		
L221	S.E.F. No. 99 Excluding Long term Leased Vehicle Endorsement		
L222	S.P.F. No. 6 - Supplementary Non-Owned Automobile Coverage		
	Section A - Third party Liability		\$ 5,000,000

Form Of Business: Corporation

### RATING INFORMATION:

Rating Description: Strata Corporation

Rating Base: Basic

Advance Premium: \$ 517

### RATING INFORMATION:

Rating Description: Strata Corporation

Rating Base: Units

Advance Premium: \$ 833

## PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE
PR05	Condominium Directors and Officers Liability		\$ 5,000,000

### PROFESSIONAL SERVICES:



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Attached to and forming part of:

**BF02 Commercial Building and Contents Broad Form**

Location # 1

### SCHEDULE OF EQUIPMENT AND/OR PROPERTY

Item	Description	Serial Number	Valuation	Coins	Deductible	Limit Of Insurance
1	Security Gate - 30' steel gate on rollers with remote and keypad		RC	90%	\$ 1,000	\$ 43,680
2	Pump House (including pump house equipment)		RC	90%	\$ 1,000	\$ 364,000
3	Reservoir and Equipment, Transformers, Wells and Waterlines		RC	90%	\$ 1,000	\$ 364,000
4	Secondary Pumphouse		RC	90%	\$ 1,000	\$ 145,600