



LOCATION

Address: 717 21st Avenue North
 Cranbrook
 BC
 V1C 5T9
 also 2020 - 6 Street North

Occupancy: Two 25 unit Strata apartment buildings - predominantly rental units.

Burglar alarm system: None

Loss, if any, will be payable to:

The Insured

Subject of Insurance	Coverage	Form #	Repl. cost	Coins %	Deduct \$	Amount \$	Prem. \$
Building	Residential Condominium Corp. (Broad Form)	COM-60	yes	90	1,000	5,500,000	
	Special deductible : Applicable to water related claims :				2,500		
Building and/or contents	Sewer Backup	COM-42	n/a	n/a	2,500		
Building and/or contents	Flood	COM-69	n/a	n/a	10,000		
Building and/or contents	Earthquake	COM-68	n/a	n/a		5,500,000	
	Deductible percentage : 10.000 % of the sum insured. Deductible minimum amount : \$ 50,000						
Other clauses							
	Data Exclusion Property	COM-88					
	Terrorism Exclusion Property	COM-89					
	Fungi and Fungal Derivatives Exclusion Property	COM-91					



GENERAL LIABILITY

Subject of Insurance	Coverage	Form #	Deduct	Limit of Liability	Premium
			\$	\$	\$
Commercial General Liability	Commercial General Liability - Broad Form	CGL-1			
	Limit of Liability	each accident or occurrence		5,000,000	
	Limit of Liability	aggregate		5,000,000	
DEDUCTIBLE or REIMBURSEMENT CLAUSE					
	Reimbursement:		1,000		
Premises - Property - Operations	Type of premium	Basis	Rate		Premium
Ownership of 50 unit strata condominium/apartment complex - (two 25 unit buildings)	Flat	n/a	n/a		
Other clauses					
Data Exclusion		CGL-189			
Terrorism Exclusion		CGL-190			
Fungi and Fungal Derivatives Exclusion		CGL-191			
Asbestos Exclusion		CGL-193			
Pollution/Environmental Liability Exclusion Endorsement		CGL-32			
Medical Payments Endorsement		CGL-4			
Condominium Endorsement		CGL-62			



OTHER LIABILITY COVERAGES

Subject of Insurance	Coverage	Form #	Deduct	Limit of Liability	Premium
			\$	\$	\$
Commercial General Liability	Non-Owned Automobile	CGL-12	n/a	5,000,000	
Officer and Manager Liability Ins.	Directors & Officers Liability insurance - condominiums	CGL-61	1,000	2,000,000	
	Limit of Liability Each Wrongfull Act:			2,000,000	
	Limit of Liability Aggregate:			2,000,000	
Other clauses					
	Long-Term Lease Exclusion (SEF99) Endorsement	CGL-150			

GENERAL CONDITIONS

General Conditions and Limitations COM-3