

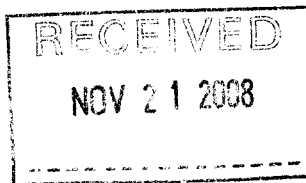


Head Office: 1200, 321 - 6th Avenue S.W., Calgary, Alberta T2P 4W7

# Business Insurance Policy

# Renewal

**Policy Number:** 5V0168997



ING Insurance Company of Canada 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

**Name of Insured** The Owners Condominium Plan 0222718 o/a Phillips Lofts Condominium Corporation

**Mailing Address** c/o Fochaus Management Inc  
5328 Calgary Trail North West  
PO Box #1321  
Edmonton, AB T6H4J8

**Policy Period** From December 01, 2008 To December 01, 2009  
12:01 a.m. standard time at the postal address of the Named Insured stated herein.

**Insured's Business Operations** Residential Condominium Corporation

**Broker** Primelink Insurance Brokers Ltd.  
10582 - 109 Street Edmonton, Alberta T5H3B2

**Phone No.** 780-435-3632

**Broker No.** 80072

**Branch ID** E

**Total Policy Premium** \$ 14,340 **Minimum Retained Policy Premium** \$ 0

**Billing Method** Agency Bill

**Commission** 20 %

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.

**President and Chief Operating Officer**

**Authorized Representative** \_\_\_\_\_

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



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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:** Units 1, 2, 3 and 101-508  
10169 104 Street  
Edmonton, AB

**Postal Code:** T5J 1A5

**Premises Occupied as:** Residential Condominium Corporation

FORM#	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE	RATE	PREMIUM
BF12R2	Residential Condominium Corporation							
	Building	\$ 2,500	Broad Form	Replacement Cost	90%	\$ 16,504,000	0.054	\$ 8,912
E005R2	Glass Extension	\$ 2,500						
E015R2	Contingent Liability From Enforcement of Building By-Laws Blanket							
E021	Earthquake Extension							
	Deductible 5% or \$100,000. whichever is the greater							\$ 825
E023	Flood Extension	\$ 25,000					0.005	\$ 825
E026R1	Inflation Protection							
E038R1	Professional Fees Extension					\$ 10,000		
E042	Sewer Backup Extension	\$ 5,000				\$ 16,504,000	0.010	\$ 1,650
E043R1	Stated Amount Co-Insurance							
E053R2	Residential Condominium Corporation Broad Form							
E074	Data Exclusion							



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FORM#	FORM AND COVERAGE(S)	DEDUCTIBLE	PERILS	VALUATION	CO-INSURANCE	LIMIT OF INSURANCE	RATE	PREMIUM
E077	Terrorism Exclusion							
E078	Fungi and Fungal Derivatives Exclusion							
E083	Water Damage Deductible	\$ 5,000						
G001	General Deductible							
G003	Commercial Policy Property Conditions (All Provinces Except Quebec)							
GE0001	Improvements and Betterments Extension							



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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	RATE	PREMIUM
BMB	Boiler and Machinery	\$ 2,500				\$ 16,504,000		\$ 1,148
E074	Data Exclusion							
E077	Terrorism Exclusion							
E078	Fungi and Fungal Derivatives Exclusion							
G001	General Deductible							
G003	Commercial Policy Property Conditions (All Provinces Except Quebec)							



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## GENERAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE	PREMIUM
LR02	Commercial General Liability			
	Coverage A - Bodily Injury Deductible: Per Occurrence	\$ 2,500		
	Coverage A - Bodily Injury and Property Damage Liability		Each Occurrence Limit	\$ 2,000,000
	Coverage A - Bodily Injury and Property Damage Liability		General Aggregate Limit	\$ 5,000,000
	Coverage A - Products-Completed Operations		Aggregate Limit	\$ 2,000,000
	Coverage A - Property Damage Deductible: Per Occurrence	\$ 2,500		
	Coverage B - Personal Injury and Advertising Injury Liability			\$ 2,000,000
	Coverage C - Medical Payments		Per Person	\$ 10,000
	Coverage D - Tenants' Legal Liability	\$ 1,000		\$ 500,000
L154	Additional Insured - Owners, Lessees or Contractors			
L161	Condominium or Strata Unit Owner Extension			
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			\$ 2,000,000

Form Of Business: Corporation

### RATING INFORMATION:

Rating Description: Residential Condominium Corporation

Rating Base: Units

Advance Premium: \$ 595

Additional Insured(s): Additional Insured

Fochaus Management Inc  
PO Box 1321  
5328 Calgary Trail North West  
Edmonton, AB T6H 4J8  
With respect to L154



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### PROFESSIONAL LIABILITY COVERAGES

FORM#	FORM AND COVERAGE(S)	DEDUCTIBLE	LIMIT OF INSURANCE	PREMIUM
PR05	Condominium Directors and Officers Liability	\$ 1,000	\$ 2,000,000	\$ 385
P008R2	Condominium Directors and Officers Liability - Limited Failure to Maintain Insurance Endorsement			

#### PROFESSIONAL SERVICES:



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## **Business Insurance Policy**

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### **Improvements and Betterments Extension**

Form# **GE0001**