



252 Dundas St. N. P.O. Box 70,  
Cambridge, ON N1R 5T3  
www.goremutual.ca

**Policy Number:** 9037926  
**Process Date:** Jul 31, 2018  
New Business

### Business Plus Policy Declarations

*This policy contains a clause(s) that may limit the amount payable*

Policy Period	From:	To:
(All times are local times at the Named Insured's postal address shown on this Certificate)	Jul 20, 2018 12:01 a.m.	Jul 20, 2019 12:01 a.m.



Insured's Occupancy/Operation	Occupancy by Others
Location 1 Condominium Corporation	

Address of Insured Location	Location Information
5330 Canotek Road Gloucester, ON K1J 9C1	Building Construction:  Building Age: <i>If Building Age over 40 Years or Roof over 20 Updates listed below:</i> Roof: Heating: Plumbing: Electrical:  Burglary Alarm:

**Mortgagee(s), If any, Payable to:** Insured  
**Lienholder(s) / Loss Payee(s), If any, Payable to:** Insured

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

Property Form(s)	Edition	Coverage Description	Deductible	Co-Insurance	Limits of Insurance (\$)	Premium (\$)
G00077	01/2013	Condominium Corporation			See Below	
		Building	\$ 5,000	90%	5,150,000	
G00047	09/2012	Sewer Back-Up End't	\$ 5,000		5,150,000	
G00005	12/2000	Earthquake End't	20% Min \$ 50,000		Included	
G00034	12/2000	Flood End't	\$ 25,000		Included	
G00190	10/2017	Commercial Ultimate				
		Accounts Receivable	\$ 5,000		100,000	
		Arson Award	\$ 5,000		10,000	
		Automatic Fire Suppression System Recharge Expense	\$ 5,000		50,000	
		Ballees Customer	\$ 5,000		10,000	
		Blanket By-Laws Coverage	\$ 5,000		Included	
		Blanket Glass	\$ 5,000		Included	
		Brands and Labels	\$ 5,000		100,000	
		Building Damaged by Theft	\$ 5,000		10,000	
		Catch All Clause	\$ 5,000		50,000	
		Civil Authority	\$ 5,000		Included	
		Computer Equipment, Media and Breakdown	\$ 5,000		100,000	
		Confiscation or Seizure of Property	\$ 5,000		10,000	
		Consequential Loss Assumption	\$ 5,000		10,000	
		Courier and Parcel Post	\$ 5,000		25,000	
		Exhibition Floater	\$ 5,000		100,000	
		Expediting Expenses	\$ 5,000		50,000	
		Extra Expense	\$ 5,000		100,000	
		Fine Arts Floater	\$ 5,000		100,000	
		Fire Department Charges	\$ 5,000		50,000	
		Furs, Fur Garments, Jewels and Jewellery	\$ 5,000		5,000	
		Growing Flowers, Plants, Shrubs or Trees in the Open	\$ 5,000		50,000	
		In Transit	\$ 5,000		50,000	
		Installation Floater	\$ 5,000		100,000	



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Property Form(s)	Edition	Coverage Description	Deductible	Co-Insurance	Limits of Insurance (\$)	Premium (\$)
		Inventory Preparation Expense	\$ 5,000		10,000	
		Land and Water Pollution Clean-Up	\$ 5,000		50,000	
		Leaseholder Interest - Rents	\$ 5,000		50,000	
		Master Key Insurance	\$ 5,000		50,000	
		Newly Acquired Location: Building 60 Days Reporting Period	\$ 5,000		2,000,000	
		Newly Acquired Location: Equipment and Stock 60 Days Reporting Period	\$ 5,000		500,000	
		Off Premises Power Interruption	48 hours		50,000	
		Peak Season Increase Percentage included: 25%				
		Precious Metals	\$ 5,000		25,000	
		Production Machinery Software Erasure	\$ 5,000		25,000	
		Production Moulds and Patterns	\$ 5,000		100,000	
		Professional Fees	\$ 5,000		50,000	
		Proof of Loss Preparation Costs	\$ 5,000		25,000	
		Property Temporarily Away From Premises	\$ 5,000		50,000	
		Roadways, Walkways and Parking Lots	\$ 5,000		Included	
		Sales Representatives	\$ 5,000		50,000	
		Sign Floater	\$ 5,000		50,000	
		Stated Amount Co-Insurance Waiver				
		Stock Spoilage	\$ 5,000		50,000	
		Valuable Papers and Records	\$ 5,000		100,000	
		Work Damage to Stock	\$ 5,000		50,000	

Crime Form(s)	Edition	Coverage Description	Deductible	Co-Insurance	Limits of Insurance (\$)	Premium (\$)
G10001	12/2000	Comprehensive 3D (Dishonesty, Disappearance and Destruction)	\$ 5,000		See Below	
		Employee Dishonesty Form A			10,000	
		Loss Inside the Premises			5,000	
		Loss Outside the Premises			5,000	
		Money Order, Counterfeit Paper Currency			5,000	
		Depositors Forgery			5,000	

Liability Form(s)	Edition	Coverage Description	Deductible	Co-Insurance	Limits of Insurance (\$)	Premium (\$)
G20001	08/2016	Commercial General Liability			See Below	
		Bodily Injury and Property Damage	\$ 5,000		5,000,000	
		Personal Injury Liability			5,000,000	
		Advertising Injury Limit	\$ 5,000		5,000,000	
		Products and Completed Operations Aggregate Limit			5,000,000	
		Medical Payments - Each Accident			25,000	
		Medical Payments - Each Person			2,500	
		Tenants Legal Liability - Broad Form	\$ 5,000		100,000	
G20027	08/2016	Limitation of Coverage to Designated Premises			Included	



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**Business Plus Policy Declarations**

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**Schedule of Coverages**

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Liability				Limits of
Form(s)	Edition	Coverage Description	Deductible	Insurance (\$) Premium (\$)
G20045	08/2016	Non Profit Condominium Corporation Directors and Officers Liability	\$ 5,000	5,000,000
		Aggregate Limit		5,000,000
		Retroactive Date: Jul 20, 2018		
G20003	08/2016	S.P.F. No. 6 - Standard Non-Owned Automobile Liability		5,000,000
G20018	08/2016	S.E.F. No. 94 - Legal Liability for Damage to Hired Automobiles	\$ 5,000	75,000
G20099	08/2016	S.E.F. No. 96 - Contractual Liability		
G20101	08/2016	S.E.F. No. 99 - Excluding Long Term Leased Vehicle		

**New Features**

GBBR03	06/2017	Padlock - Cyber and Data Protection	See Form	
		Aggregate Limit		250,000
		Retroactive Date: Jul 20, 2018		
GDASCU	08/2016	Legal Expense Insurance	See Form	See Form

**Equipment Breakdown**

Form(s)	Edition	Coverage Description	Deductible	Limits of Insurance (\$) Premium (\$)
G30010	08/2008	Equipment Breakdown Form - Business Policy		See Below
		Insured Equipment - Option 3	\$ 5,000	5,150,000

**Total Location Premium: \$ 8,759**



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Location 1		Liability Rating Schedule	Limits of Insurance (\$)
Form	Edition	Coverage Description	
G20001	08/2016	Commercial General Liability	5,000,000

Item	Classification	Class Code	Rating Basis	Basis	Rate	Premium (\$)
1	Condominium - Multiple Occupancy - Retail or Mercantile	5292	Area	46	19.711	2,500

Subtotal Premium 2,500  
 Total Advanced Premium 2,500



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Insured's Occupancy/Operation	Occupancy by Others
Location 2 Condominium Corporation - Commercial Units	Commercial Tenants

Address of Insured Location	Location Information
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		Newly Acquired Location: Building	\$ 5,000		2,000,000	
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**Equipment Breakdown**

Form(s)	Edition	Coverage Description	Deductible	Co-Insurance	Limits of Insurance (\$)	Premium (\$)
G30010	08/2008	Equipment Breakdown Form - Business Policy			See Below	
		Insured Equipment - Option 3	\$ 5,000		790,000	

**Total Location Premium:** \$ 997