



The Dominion of Canada General Insurance Company - the Insurer
165 University Avenue, Toronto, ON M5H 3B9 travelerscanada.ca

The Dominion of Canada General Insurance Company, St. Paul Fire and Marine Insurance Company and Travelers Insurance Company of Canada are the Canadian licensed insurers known as Travelers Canada.

THE CANADIAN COMMERCIAL POLICY

Policy Number: CCP 2313454

NAME OF INSURED: CONDOMINIUM CORPORATION 389

FORM OF BUSINESS: CORPORATION

MAILING ADDRESS: 5450 CANOTEK ROAD
OTTAWA ONTARIO
K1J9G5

POLICY PERIOD: FROM: 26 MARCH 2020 TO: 26 MARCH 2021
12:01 a.m. Standard Time at the Mailing Address of the Named Insured as stated herein

TOTAL PREMIUM PAYABLE: \$ 4,855 Return Premium

AUTHORIZED REPRESENTATIVE: 8374 ARTHUR J. GALLAGHER CANADA LIMITED - ONTARIO
410 - 11 HOLLAND AVENUE
OTTAWA ON
K1Y4S1

PHONE # (844) 521-7010
FAX # (613) 238-8764

IN WITNESS WHEREOF, THE INSURER HAS CAUSED THIS POLICY TO BE SIGNED BY ITS PRESIDENT.

PRESIDENT AND CHIEF EXECUTIVE OFFICER

INSURED'S ORIGINAL

THIS POLICY CONTAINS A CLAUSE THAT MAY LIMIT THE AMOUNT PAYABLE

STANDARD MORTGAGE CLAUSE
(as approved by: The Insurance Bureau of Canada)

IT IS HEREBY PROVIDED AND AGREED THAT:

1. **Breach of Conditions by Mortgagor, Owner or Occupant.** This insurance and every documented renewal thereof - AS TO THE INTEREST OF THE MORTGAGEE ONLY THEREIN - is and shall be in force notwithstanding any act, neglect, omission or misrepresentation attributable to the mortgagor, owner or occupant of the property insured, including transfer of interest, any vacancy or non-occupancy, or the occupation of the property for purposes more hazardous than specified in the description of the risk;
PROVIDED ALWAYS that the Mortgagee shall notify forthwith the Insurer (if known) of any vacancy or non-occupancy extending beyond thirty (30) consecutive days, or of any transfer of interest or increased hazard THAT SHALL COME TO HIS KNOWLEDGE; and that every increase of hazard (not permitted by the policy) shall be paid for by the Mortgagee - on reasonable demand - from the date such hazard existed, according to the established scale of rates for the acceptance of such increased hazard, during the continuance of this insurance.
2. **Right of Subrogation.** Whenever the Insurer pays the Mortgagee any loss award under this policy and claims that - as to the Mortgagor or Owner - no liability therefor existed, it shall be legally subrogated to all rights of the Mortgagee against the Insured; but any subrogation shall be limited to the amount of such loss payment and shall be subordinate and subject to the basic right of the Mortgagee to recover the full amount of its mortgage equity in priority to the Insurer; or the Insurer may at its option pay the Mortgagee all amounts due or to become due under the mortgage or on the security thereof, and shall thereupon receive a full assignment and transfer of the mortgage together with all securities held as collateral to the mortgage debt.
3. **Other Insurance.** If there be other valid and collectible insurance upon the property with loss payable to the Mortgagee - at law or in equity - then any amount payable thereunder shall be taken into account in determining the amount payable to the Mortgagee.
4. **Who May Give Proof of Loss.** In the absence of the Insured, or the inability, refusal or neglect of the Insured to give notice of loss or deliver the required Proof of Loss under the policy, then the Mortgagee may give notice upon becoming aware of the loss and deliver as soon as practicable the Proof of Loss.
5. **Termination.** The term of this mortgage clause coincides with the term of the policy:
 - (a) PROVIDED ALWAYS that in all the Provinces except Quebec, the Insurer reserves the right to cancel the Policy as provided by Statutory provision but agrees that the Insurer will neither terminate nor alter the Policy to the prejudice of the Mortgagee without the notice stipulated in such Statutory provision, and
 - (b) PROVIDED ALWAYS that in the Province of Quebec, the Insurer reserves the right to cancel the Policy as provided by Article 2477 of the Civil Code of Quebec but agrees that the Insurer will neither terminate nor alter the Policy to the prejudice of the Mortgagee without 15 days notice to the Mortgagee by registered letter.
6. **Foreclosure.** Should title or ownership to said property become vested in the Mortgagee and/or assigns as owner or purchaser under foreclosure or otherwise, this insurance shall continue until expiry or cancellation for the benefit of the said Mortgagee and/or assigns.

SUBJECT TO THE TERMS OF THIS MORTGAGE CLAUSE (and these shall supersede any policy provisions in conflict therewith BUT ONLY AS TO THE INTEREST OF THE MORTGAGEE), loss under this policy is made payable to the Mortgagee.

TERMINATION OF POLICY

If you wish to terminate this policy, please sign the following and return this certificate to your broker.

In consideration of A RETURN PREMIUM to be calculated as provided in the policy conditions and to be paid by, the Insurer to the Insured, this policy is hereby terminated.

Date

Signature of the Insured

PAYEE, if any must discharge Interest by signing this form.

Payee

POLICY CHANGE ENDORSEMENT # 1



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The named insured
CONDOMINIUM CORPORATION 389

Described Premises (Location 1)
**5450 CANOTEK ROAD
OTTAWA ONTARIO K1J9G5**

Construction
NON-COMBUSTIBLE WITH NON-MASONRY WALLS

Insured's occupancy/operations
**CONDOMINIUM - MULTIPLE OCCUPANCY - INDUSTRIAL INCL.
5450, 5460, 5470 & 5480 CANOTEK ROAD**

Occupancy by others
VARIOUS MERCANTILE AND INDUSTRIAL

Loss, if any, is payable to:
THE INSURED

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PR4005DP - Commercial Property Declarations - Scheduled Basis

APPLICABLE FORMS	ITEM	DEDUCTIBLE (\$)	CO-INSURANCE	LIMITS OF INSURANCE (\$)	PREMIUM (\$)
PR4070CF	COMMERCIAL PROPERTY COVERAGE FORM BUILDING VALUATION - REPLACEMENT COST	5,000	90%	14,848,000	CHANGED
	ADDITIONAL COVERAGES				
	ACCOUNTS RECEIVABLE	5,000		100,000	
	DEBRIS REMOVAL - ADDITIONAL AMOUNT	5,000		250,000	
	DEFERRED PAYMENTS	5,000		25,000	
	DUPLICATE EDP DATA & MEDIA	5,000		50,000	
	EDP DATA&MEDIA-COSTS OF RESEARCH	5,000		50,000	
	ELECTRONIC VANDALISM	5,000		50,000	
	EMPLOYEE DISHONESTY	5,000		10,000	
	EMPLOYEE TOOLS	5,000		5,000	
	EMPLOYEE TOOLS - ANY ONE ITEM	5,000		2,500	
	EXPEDITING EXPENSES	5,000		50,000	
	EXTRA EXPENSE	5,000		50,000	
	FINE ARTS	5,000		25,000	
	FIRE DEPARTMENT SERVICE CHARGES			25,000	
	FIRE PROTECTIVE EQUIPMENT DISCHARGE	5,000		50,000	
	FORGERY OR ALTERATION	5,000		10,000	
	LOSS OF MASTER KEY	5,000		25,000	
	MONEY&SECURITIES-INSIDE PREMISES	5,000		2,500	
	MONEY&SECURITIES-OUTSIDE PREMISES	5,000		2,500	
	NEWLY CONSTRUCTED OR ACQUIRED PROP	5,000		1,500,000	
	NON-OWNED DETACHED TRAILERS	5,000		25,000	
	BY-LAWS - COVERAGE A	5,000		Included	
	BY-LAWS - COVERAGE B	5,000		100,000	
	BY-LAWS - COVERAGE C	5,000		100,000	
	OUTDOOR PROPERTY	5,000		25,000	
	OUTSIDE SIGNS	5,000		50,000	
	PERSONAL EFFECTS	5,000		25,000	
	POLLUTANT CLEANUP AND REMOVAL	5,000		25,000	
	PRESERVATION OF PROPERTY-EXPENSES	5,000		250,000	
	PRESERVATION OF PROP - DIRECT DAMAGE	5,000		Included	
	PROFESSIONAL FEES	5,000		100,000	
	PROPERTY AT EXHIBITION	5,000		50,000	
	PROPERTY AT INSTALLATION SITE	5,000		50,000	

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APPLICABLE FORMS	ITEM	DEDUCTIBLE (\$)	CO-IN-SURANCE	LIMITS OF INSURANCE (\$)	PREMIUM (\$)
	PROPERTY AT UNDESCRIBED PREMISES	5,000		100,000	
	PROPERTY IN TRANSIT	5,000		25,000	
	PROP IN TRANSIT BY GOVT POSTAL SERV	5,000		5,000	
	RADIOACTIVE CONTAMINATION	5,000		25,000	
	REWARDS			25,000	
	SALES REPRESENTATIVE PROPERTY	5,000		25,000	
	STORED WATER	5,000		25,000	
	UNDAMAGED PARTS OF STOCK IN PROCESS	5,000		50,000	
	UTILITY SERVICES	5,000		50,000	
	VALUABLE PAPERS AND RECORDS - COST OF RESEARCH	5,000		100,000	
	WALKWAYS, SIDEWALKS, DRIVEWAYS, PARKING AREAS	5,000		25,000	
PRO37END	SPECIFIC DEDUCTIBLE FOR SPECIFIC COVERED CAUSE OF LOSS				
PRO47END	CONDOMINIUM ASSOCIATION COVERAGE PROVISIONS				
PRO63END	PEAK SEASON AUTOMATIC COVERAGE				
PRO66END	INFLATION PROTECTION				
PRO68END	LEASEHOLD INTEREST			50,000	
PRO70END	CATCH ALL LIMIT			50,000	
PRO71END	OWNED TOOLS	5,000		5,000	
PRO72END	AMENDMENT - OUTDOOR PROPERTY				
PRO56END	CAUSES OF LOSS - EARTHQUAKE AGGREGATE LIMIT OF INSURANCE % OF TOTAL INSURED VALUE DED OCCURRENCE MINIMUM DEDUCTIBLE	100,000	5%	14,848,000	CHANGED
PRO58END	CAUSES OF LOSS - FLOOD AGGREGATE LIMIT OF INSURANCE EACH DESCRIBED PREMISES DEDUCTIBLE	50,000		14,848,000	CHANGED
				LOCATION PREMIUM	4,855-

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APPLICABLE FORMS	ITEM	DEDUCTIBLE (\$)	CO-IN-SURANCE	LIMITS OF INSURANCE (\$)	PREMIUM (\$)
CHANGE DESCRIPTION					
	AMENDED BUILDING LIMIT.				

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Insured's occupancy/operations

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GL4000DP - Commercial General Liability Declarations

APPLICABLE FORMS	ITEM	DEDUCTIBLE (\$)	CO-IN-SURANCE	LIMITS OF INSURANCE (\$)	PREMIUM (\$)
GL107OCF	COMMERCIAL GENERAL LIABILITY COVERAGE FORM (OCCURRENCE)				
	GENERAL AGGREGATE LIMIT (OTHER THAN PRODUCTS-COMPLETED OPERATIONS)			5,000,000	
	PRODUCTS-COMPLETED OPS AGG LIMIT			5,000,000	
	EACH OCCURRENCE LIMIT			5,000,000	
	PERSONAL & ADVERTISING INJURY LIMIT			5,000,000	
	MEDICAL EXPENSE LIMIT			10,000	
	TENANTS' LEGAL LIABILITY LIMIT			250,000	
	DEDUCTIBLE				
	PD LIABILITY - EACH OCCURRENCE	1,000			
	TENANTS' LEGAL LIABILITY - EACH OCC	1,000			
GLO31END	EXCLUSION - UNSOLICITED COMMUNICATION				
GLO32END	DEFENCE EXPENSES OUTSIDE DEDUCTIBLES				
GLO96END	EXCLUSION - ABUSE OR MOLESTATION				
GL152END	AMENDMENT - POLLUTION EXCLUSION - LOSS, COST OR EXPENSE EXCEPTION				
GL604END	PREMIUM ADJ SUMMARY ENDORSEMENT - COMMERCIAL GENERAL LIABILITY				
GL149END	AMENDMENT-FUNGI OR SPORES EXCL-LIMITED FUNGI OR SPORES LIABILITY COV			250,000	
	LIMITED FUNGI OR SPORES PRODUCTS-COMPLETED OPERATIONS AGG LIMIT			250,000	
	LIMITED FUNGI OR SPORES LIABILITY			250,000	
	EACH OCCURRENCE LIMIT				

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AU4000SU - Non Owned Automobile Summary

The information contained in this document is only a summary of the Travelers Canada actual policy document and is provided to assist in understanding the coverage provided. Any coverage provided under a Travelers Canada insurance policy is subject to the actual policy wording, endorsements and declaration page(s) and all terms, conditions and exclusions contained therein.

APPLICABLE FORMS	ITEM	DEDUCTIBLE (\$)	CO-IN-SURANCE	LIMITS OF INSURANCE (\$)	PREMIUM (\$)
SPF6	STANDARD NON-OWNED AUTOMOBILE POLICY				
	ANY ONE ACCIDENT LIMIT			5,000,000	
DEF 98B	REDUCTION OF COVERAGE FOR LESSEES OR DRIVERS OF LEASED VEHICLES ENDT				
SEF99	EXCLUDING LONG TERM LEASED VEHICLE ENDORSEMENT				
				LIABILITY PREMIUM	0
				MINIMUM RETAINED	0
				NON-OWNED AUTO PREM	0
				EXCESS AUTO PREM	0

CHANGE DESCRIPTION
AMENDED BUILDING LIMIT.

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POLICY FORMS LIST

This is a list of all forms included in your policy as of the date shown.

Policy Number: CCPO2313454

Date: MARCH 26,2020

FORM TITLE	FORM #
COMMERCIAL PROPERTY COVERAGE FORM	PR407OCF
SPECIFIC DEDUCTIBLE FOR SPECIFIC COVERED CAUSE OF LOSS	PRO37END
CONDOMINIUM ASSOCIATION COVERAGE PROVISIONS	PRO47END
PEAK SEASON AUTOMATIC COVERAGE	PRO63END
INFLATION PROTECTION	PRO66END
LEASEHOLD INTEREST	PRO68END
CATCH ALL LIMIT	PRO70END
OWNED TOOLS	PRO71END
AMENDMENT - OUTDOOR PROPERTY	PRO72END
CAUSES OF LOSS - FLOOD	PRO58END
CAUSES OF LOSS - EARTHQUAKE	PRO56END
COMMERCIAL GENERAL LIABILITY COVERAGE FORM (OCCURRENCE)	GL107OCF
EXCLUSION - UNSOLICITED COMMUNICATION	GLO31END
DEFENCE EXPENSES OUTSIDE DEDUCTIBLES	GLO32END
EXCLUSION - ABUSE OR MOLESTATION	GLO96END
AMENDMENT - POLLUTION EXCLUSION - LOSS, COST OR EXPENSE EXCEPTION	GL152END
PREMIUM ADJ SUMMARY ENDORSEMENT - COMMERCIAL GENERAL LIABILITY	GL604END
AMENDMENT-FUNGI OR SPORES EXCL-LIMITED FUNGI OR SPORES LIABILITY COV	GL149END
STANDARD NON-OWNED AUTOMOBILE POLICY	SPF6
REDUCTION OF COVERAGE FOR LESSEES OR DRIVERS OF LEASED VEHICLES ENDT	0EF 98B
EXCLUDING LONG TERM LEASED VEHICLE ENDORSEMENT	SEF99
NON OWNED AUTOMOBILE SUMMARY	AU4000SU
COMMERCIAL GENERAL LIABILITY DECLARATIONS	GL4000DP
COMMERCIAL PROPERTY DECLARATIONS - SCHEDULED BASIS	PR4005DP