

DECLARATIONS PAGE



Insured(s)

Ottawa Carleton Standard Condominium Corporation
Number 781
5450 Canotek Rd
Unit 52
Gloucester ON K1J 9G3

Your Renewal

Policy Number	SC124573
Policy effective from	2022-03-17* to 2023-03-17*
	<small>Year Month Day Year Month Day</small>
<small>* 12:01 a.m. local time at the Named Insured's postal address stated herein</small>	
Agent:	Kevin J Carruthers Ins Inc. Tel.: 613-830-5252

Location 1: 943-963 Cummings Ave 1000-1094 Redtail Private 1065-1089 Redtail Private , Gloucester, ON K1J 7R9

Designated Operations Condominium - Townhouses

Coverage Summary

Form	Coverage	Deductible	Amount/Limit of Insurance	Premium
				\$22,409.89

General

Commercial Property Policy Conditions - 913535 (2017-09)	Included
Exclusion - Communicable Disease - Applicable to any Property, Building & Bus. Contents, Bus. Interruption, Equip. Breakdown, and Crime Coverage - 912415 (2020-10)	Included

Building and Business Contents

Condominium Corporation Insurance - Broad Form - 913103 (2019-12)				
Building	\$5,000.00	\$15,064,000.00		Included
Property Away From the Premises	\$5,000.00	\$25,000.00		Included
Personal Property of Officers and Employees	\$5,000.00	\$10,000.00	\$1,000.00 per employee	Included
Fire Department Service Expenses	\$5,000.00	\$10,000.00		Included
Fire Protective Equipment Recharge Expenses	\$5,000.00	\$10,000.00		Included
Land and Water Pollution Clean Up Expenses	\$5,000.00	\$25,000.00		Included
Professional Fees	\$5,000.00	\$10,000.00		Included
Computer Equipment and Electronic Media - Including Computer Breakdown	\$5,000.00	\$25,000.00		Included
Inflation Protection				Included

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Policy Number **SC124573**

Location 1: 943-963 Cummings Ave 1000-1094 Redtail Private 1065-1089 Redtail Private , Gloucester, ON K1J 7R9

Coverage Summary

Form	Coverage	Deductible	Amount/Limit of Insurance	Premium
Building and Business Contents				
	Debris Removal Expenses		\$1,000,000.00 10%	Included
	Tools and Portable Equipment Away From Insured Premises	\$5,000.00	\$10,000.00 \$1,000.00 per item (not listed)	Included
	Building By-laws			Included
	Replacement Cost			Included
	Extension of Coverage - Earthquake - 913315 (2019-12)	5% \$100,000.00		Included
	Extension of Coverage - Flood - 913123 (2017-09)	\$10,000.00	\$500,000.00	Included
	Extension of Coverage - Sewer Back Up - 913319 (2017-09)	\$10,000.00	\$500,000.00	Included
	Extension of Coverage - Roof Water - 915117 (2017-09)	\$10,000.00	\$500,000.00	Included
	Water Damage Deductible - 915119 (2017-09)	\$10,000.00		Included
	Extension of Coverage - Accounts Receivable - 913303 (2017-09)	\$5,000.00	\$25,000.00	Included
	Extension of Coverage - Valuable Papers - 913305 (2017-09)	\$5,000.00	\$25,000.00	Included
	Property in Course of Installation Insurance - Broad Form - 913409 (2019-12)			
	Property in Course of Installation Insurance - Broad Form	\$500.00	\$5,000.00	Included
	Property in Course of Installation Insurance - Property in Transit	\$500.00	\$5,000.00	Included
	Property in Course of Installation Insurance - Property in Storage at Any Other Location	\$500.00	\$5,000.00	Included
Business Interruption				
	Condominium Corporation's Extra Expense Insurance - Broad Form - 913225 (2017-09)			
	Extra Expense		\$10,000.00	Included
	Interruption by Civil Authority		4 weeks	Included

Please see over →

913 015 (2017-09)

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Location 1: 943-963 Cummings Ave 1000-1094 Redtail Private 1065-1089 Redtail Private , Gloucester, ON K1J 7R9

Coverage Summary

Form	Coverage	Deductible	Amount/Limit of Insurance	Premium
Business Interruption				
Condominium Corporation's Loss of Condominium Fees Insurance - Broad Form - 913203 (2017-09)				
	Loss of Condominium Fees		\$216,000.00	Included
Equipment Breakdown				
Equipment Breakdown Insurance - 913705 (2017-09)				
	Equipment Breakdown	\$5,000.00		Included
	Water Damage	\$5,000.00	\$100,000.00	Included
	Off-premises Transportable Insured Equipment	\$5,000.00	\$10,000.00	Included
	Errors and Omissions	\$5,000.00	\$100,000.00	Included
	Brands and Labels	\$5,000.00	\$100,000.00	Included
	Green Property	\$5,000.00	\$25,000.00	Included
	Hazardous Substances	\$5,000.00	\$100,000.00	Included
	Public Relations	\$5,000.00	\$5,000.00	Included
	Data restoration	\$5,000.00	\$25,000.00	Included
Crime				
Dishonesty, Disappearance and Destruction Insurance - 923301 (2020-04)				
	Insuring Agreement I - Employee Dishonesty	\$500.00	\$25,000.00	Included
	Insuring Agreement II - Loss Inside the Premises or Within Financial Institution Premises	\$500.00	\$5,000.00	Included
	Insuring Agreement III - Loss Outside the Premises	\$500.00	\$5,000.00	Included
	Insuring Agreement IV - Money Orders or Counterfeit Paper Currency	\$500.00	\$5,000.00	Included
	Insuring Agreement V - Depositors Forgery	\$500.00	\$5,000.00	Included
	Insuring Agreement VI - Computer Fraud and Funds Transfer Fraud	\$500.00	\$5,000.00	Included

Extension of Coverage - Credit Card Forgery or Alteration - 915219 (2017-09)

Please see over →

913 015 (2017-09)

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Coverage Summary

Form	Coverage	Deductible	Amount/Limit of Insurance	Premium
Crime				
	Credit Card Forgery or Alteration	\$500.00	\$5,000.00	Included

Applicable to all locations and activities described in the Declarations Page

Coverage Summary

Form	Coverage	Deductible	Amount/Limit of Insurance	Premium
Liability				
Commercial General Liability Insurance - 923101 (2017-09)				
	Coverage A - Bodily Injury and Property Damage Liability	\$2,500.00	\$3,000,000.00	Included
	Coverage B - Personal and Advertising Injury Liability		\$3,000,000.00	Included
	Coverage C - Medical Payments		\$50,000.00 Any one person	Included
	Coverage D - Tenants' Legal Liability	\$500.00	\$250,000.00 Any one premises	Included
	Products-Completed Operations		\$3,000,000.00 Aggregate limit	Included
Employee Benefits Liability Insurance - 913935 (2017-09)		\$1,000.00	\$250,000.00	Included
S.P.F. No. 6 - Standard Non-Owned Automobile Policy - 933209 (2017-09)			\$1,000,000.00	Included
Additional Insured - Premises, Named Insured's Operations or Rented Equipment - 915139 (2017-09)				Included
Condominium Corporation Directors and Officers Liability Insurance - 925113 (2020-10)		\$2,500.00	\$5,000,000.00	Included

Important

For the form(s) Additional Insured - Premises, Named Insured's Operations or Rented Equipment - 915139, we agree to send to:

Deerpark Management, 52-5450 Canotek Rd, Ottawa, ON K1J 9G3

A prior notice of 30 days prior to a reduction or cancellation of Liability coverage(s) granted under this policy for location 1.