

## DECLARATIONS PAGE

**Insured(s)**

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

**Your Renewal**

<b>Policy Number</b>	<b>SC124573</b>
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Policy effective from 2023-03-17\* to 2024-03-17\*  
Year Month Day                      Year Month Day

\* 12:01 a.m. local time at the Named Insured's postal address stated herein

**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
				<b>\$27,457.59</b>

**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	\$10,000.00		\$16,043,000.00	Included
Property Away From the Premises	\$10,000.00		\$25,000.00	Included
Personal Property of Officers and Employees	\$10,000.00		\$10,000.00 \$1,000.00 per employee	Included
Fire Department Service Expenses	\$10,000.00		\$10,000.00	Included
Fire Protective Equipment Recharge Expenses	\$10,000.00		\$10,000.00	Included
Land and Water Pollution Clean Up Expenses	\$10,000.00		\$25,000.00	Included
Professional Fees	\$10,000.00		\$10,000.00	Included
Computer Equipment and Electronic Media - Including Computer Breakdown	\$10,000.00		\$25,000.00	Included
Inflation Protection				Included

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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
<b>Building and Business Contents</b>				
	Debris Removal Expenses		\$1,000,000.00 10%	Included
	Tools and Portable Equipment Away From Insured Premises	\$10,000.00	\$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)	\$10,000.00	\$25,000.00	Included
	Extension of Coverage - Valuable Papers - 913305 (2017-09)	\$10,000.00	\$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
	Exclusion - Damage Caused by Water Heaters - 91E065			Included
<b>Business Interruption</b>				
	Condominium Corporation's Extra Expense Insurance - Broad Form - 913225 (2017-09)			
	Extra Expense		\$10,000.00	Included

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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
<b>Business Interruption</b>				
	Interruption by Civil Authority		4 weeks	Included
Condominium Corporation's Loss of Condominium Fees Insurance - Broad Form - 913203 (2017-09)				
	Loss of Condominium Fees		\$216,000.00	Included
<b>Equipment Breakdown</b>				
Equipment Breakdown Insurance - 913705 (2017-09)				
	Equipment Breakdown	\$10,000.00		Included
	Water Damage	\$10,000.00	\$100,000.00	Included
	Off-premises Transportable Insured Equipment	\$10,000.00	\$10,000.00	Included
	Errors and Omissions	\$10,000.00	\$100,000.00	Included
	Brands and Labels	\$10,000.00	\$100,000.00	Included
	Green Property	\$10,000.00	\$25,000.00	Included
	Hazardous Substances	\$10,000.00	\$100,000.00	Included
	Public Relations	\$10,000.00	\$5,000.00	Included
	Data restoration	\$10,000.00	\$25,000.00	Included
<b>Crime</b>				
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

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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
<b>Crime</b>				
Extension of Coverage - Credit Card Forgery or Alteration - 915219 (2017-09)				
	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
<b>Liability</b>				
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

**DECLARATIONS PAGE**

**Policy Number** SC124573

**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.

Premium for location 1 (excluding applicable taxes)	\$27,457.59
<b>Total premium for this policy (excluding applicable taxes)</b>	<b>\$27,457.59</b>

**Additional Clauses**

**Your privacy is respected and protected**

An important part of Certas Home and Auto Insurance Company's (CHA) commitment to provide you with service excellence, is respect for your privacy.

CHA, collects, uses and discloses personal information about you and other persons insured under your policy, to and from affiliated companies, Desjardins Agents, and external sources including, but not limited to, other property and casualty insurers and public and private sector claims or fraud information databases, in order to: enhance your customer experience; assess your application for insurance, which includes verifying information such as prior claims, convictions and annual kilometres; manage risk; communicate with you concerning our products and services; underwrite and service your insurance policies; investigate and settle claims; prevent, detect and prosecute fraud; analyze business results; obtain your feedback about our products and services and for statistical purposes; promote insurance and financial products and services that meet your current and future needs; update the information we have about you, act as required or authorized by law, and as set out in our Privacy Code which is available online at [www.desjardinsagents.com](http://www.desjardinsagents.com). We may also collect information from credit reporting agencies, but only when necessary and with your specific consent.

Under no circumstances is your personal information sold or inappropriately disclosed to third parties. We contractually require any person or organization providing products or services on our behalf to protect our customer information.

By purchasing our insurance products, you have given your consent to collect, use and disclose your personal information for the purposes set out above, except as otherwise required or permitted by law.

You may withdraw your consent at any time, with reasonable notice, subject to legal or contractual obligations that CHA must fulfill. Withdrawal of consent may prevent CHA from providing you with the requested insurance products or services.

You have a right to access and correct the personal information CHA has on file about you. If you have any questions about our collection, use, or disclosure of personal information, or would like a copy of our privacy policy, to access or correct the personal information about you held by us or if you have any complaints or other inquiries, please speak with your Desjardins Agent or visit our Website at [www.desjardinsagents.com](http://www.desjardinsagents.com) or write to:

Certas Home and Auto Insurance Company  
Attention: Privacy Office  
333 First Commerce Drive  
Aurora, ON  
L4G 8A4

**Cancellation of the Policy**

In consideration of the refund of PREMIUM (IF APPLICABLE) this policy is cancelled and returned to the Insurer, and all renewal certificates relating thereto are considered null and void.

Insured's Signature:

Mortgagee or Creditor:

Cancellation Date:

Year                      Month                      Day

**Certas Home and Auto Insurance Company**

333 First Commerce Drive  
Aurora, ON  
L4G 8A4



Valérie Lavoie  
Chief Executive Officer

**This endorsement applies only if it is shown on the Declarations Page.**

**This endorsement modifies the policy and is subject to the terms under the following forms, where applicable:**

CONDOMINIUM CORPORATION INSURANCE –  
BROAD FORM

COMMERCIAL PROPERTY INSURANCE –  
BROAD FORM

**Except as otherwise provided under this endorsement, all other terms of the policy remain unchanged. It is important to read it carefully.**

WORDS AND PHRASES IN QUOTATION MARKS HAVE SPECIAL MEANING AS DEFINED IN THE FORM TO WHICH THIS ENDORSEMENT IS ATTACHED.

This endorsement applies separately to each location for which it is specified on the Declarations Page.

### **Exclusion**

This form does not insure against loss or damage by water, not otherwise excluded, caused directly or indirectly by water heaters to insured property on the “premises”.