

## DECLARATIONS PAGE



**Insured(s)**  
CCC846  
1230 Marenger St  
Orleans ON K1C 1S2

**Your Renewal**

Policy Number **SC145589**

Policy effective from **2021-08-24\*** to **2022-08-24\***  
Year Month Day      Year Month Day

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

Agent: **Lori Ishii**  
Tel.: 613-830-8340

**Location 1: 1230 Marenger St, Orléans, ON K1C 1S2**

**Designated Operations** Condominium (10 Storeys or Less) – Residential and/or Offices – No Mercantile Occupancy

**Coverage Summary**

| Form                                  | Coverage  | Deductible | Amount/Limit of Insurance | Premium           |
|---------------------------------------|---|------------|---------------------------|-------------------|
|                                       |   |            |                           | <b>\$5,481.00</b> |
| <b>General</b>                        |   |            |                           |                   |
|                                       | 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          |
| <b>Building and Business Contents</b> |   |            |                           |                   |
|                                       | Condominium Corporation Insurance - Broad Form - 913103 (2019-12)   |            |                           |                   |
|                                       | Building  | \$2,500.00 | \$2,982,000.00            | Included          |
|                                       | Property Away From the Premises   | \$2,500.00 | \$25,000.00               | Included          |
|                                       | Personal Property of Officers and Employees   | \$2,500.00 | \$10,000.00               | Included          |
|                                       | Fire Department Service Expenses  |            | \$1,000.00 per employee   |                   |
|                                       | Fire Protective Equipment Recharge Expenses   | \$2,500.00 | \$10,000.00               | Included          |
|                                       | Land and Water Pollution Clean Up Expenses  | \$2,500.00 | \$25,000.00               | Included          |
|                                       | Professional Fees   | \$2,500.00 | \$10,000.00               | Included          |
|                                       | Computer Equipment and Electronic Media - Including Computer Breakdown  | \$2,500.00 | \$25,000.00               | Included          |
|                                       | Inflation Protection  |            |                           | Included          |
|                                       | Debris Removal Expenses   |            | 10% per claim             | Included          |

Please see over →  
913 015 (2017-09)

**DECLARATIONS PAGE**

Policy Number **SC145589**

**Location 1: 1230 Marenger St, Orléans, ON K1C 1S2**

Coverage Summary

| Form                                  | Coverage   | Deductible         | Amount/Limit of Insurance                       | Premium  |
|---------------------------------------|--|--------------------|---|----------|
| <b>Building and Business Contents</b> |  |                    |   |          |
|                                       | Tools and Portable Equipment Away From Insured Premises                                      | \$2,500.00         | \$10,000.00<br>\$1,000.00 per item (not listed) | Included |
|                                       | Building By-laws   |                    |   | Included |
|                                       | Replacement Cost   |                    |   | Included |
|                                       | Extension of Coverage - Earthquake - 913315 (2019-12)  | 5%<br>\$100,000.00 |   | Included |
|                                       | Extension of Coverage - Flood - 913123 (2017-09)   | \$10,000.00        | \$2,982,000.00                                  | Included |
|                                       | Extension of Coverage - Sewer Back Up - 913319 (2017-09)                                     | \$5,000.00         | \$2,982,000.00                                  | Included |
|                                       | Extension of Coverage - Roof Water - 915117 (2017-09)  | \$2,500.00         | \$2,982,000.00                                  | Included |
|                                       | Water Damage Deductible - 915119 (2017-09)   | \$7,500.00         |   | Included |
|                                       | Extension of Coverage - Accounts Receivable - 913303 (2017-09)                               | \$2,500.00         | \$25,000.00                                     | Included |
|                                       | Extension of Coverage - Valuable Papers - 913305 (2017-09)                                   | \$2,500.00         | \$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 |
| <b>Business Interruption</b>          |  |                    |   |          |
|                                       | Condominium Corporation's Extra Expense Insurance - Broad Form - 913225 (2017-09)            |                    |   |          |
|                                       | Extra Expense  |                    | \$10,000.00                                     | Included |
|                                       | Interruption by Civil Authority  |                    | 4 weeks   | Included |
|                                       | Condominium Corporation's Loss of Condominium Fees Insurance - Broad Form - 913203 (2017-09) |                    |   |          |
|                                       | Loss of Condominium Fees   |                    | \$45,000.00                                     | Included |

Please see over →  
913 015 (2017-09)

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Policy Number **SC145589**

**Location 1: 1230 Marenger St, Orléans, ON K1C 1S2**

**Coverage Summary**

| Form   | Coverage  | Deductible | Amount/Limit of Insurance | Premium  |
|--|---|------------|---------------------------|----------|
| <b>Equipment Breakdown</b>   |   |            |                           |          |
| Equipment Breakdown Insurance - 913705 (2017-09)                       |   |            |                           |          |
|  | Equipment Breakdown   | \$2,500.00 |                           | Included |
|  | Water Damage  | \$2,500.00 | \$100,000.00              | Included |
|  | Off-premises Transportable Insured Equipment  | \$2,500.00 | \$10,000.00               | Included |
|  | Errors and Omissions  | \$2,500.00 | \$100,000.00              | Included |
|  | Brands and Labels   | \$2,500.00 | \$100,000.00              | Included |
|  | Green Property  | \$2,500.00 | \$25,000.00               | Included |
|  | Hazardous Substances  | \$2,500.00 | \$100,000.00              | Included |
|  | Public Relations  | \$2,500.00 | \$5,000.00                | Included |
|  | Data restoration  | \$2,500.00 | \$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 |
|  | Extension of Coverage - Credit Card Forgery or Alteration - 915219 (2017-09)              |            |                           |          |
|  | Credit Card Forgery or Alteration   | \$500.00   | \$5,000.00                | Included |

**Location 2: 1238 Marenger St, Orléans, ON K1C 1S2**

**Designated Operations**

Condominium (10 Storeys or Less) – Residential and/or Offices – No Mercantile Occupancy

**DECLARATIONS PAGE**

Policy Number **SC145589**

**Location 2: 1238 Marenger St, Orléans, ON K1C 1S2**

Coverage Summary

| Form | Coverage | Deductible | Amount/Limit of Insurance | Premium           |
|------|----------|------------|---------------------------|-------------------|
|      |          |            |                           | <b>\$6,464.81</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   | \$2,500.00         | \$4,110,000.00                                  | Included |
| Property Away From the Premises  | \$2,500.00         | \$25,000.00                                     | Included |
| Personal Property of Officers and Employees                            | \$2,500.00         | \$10,000.00<br>\$1,000.00 per employee          | Included |
| Fire Department Service Expenses                                       | \$2,500.00         | \$10,000.00                                     | Included |
| Fire Protective Equipment Recharge Expenses                            | \$2,500.00         | \$10,000.00                                     | Included |
| Land and Water Pollution Clean Up Expenses                             | \$2,500.00         | \$25,000.00                                     | Included |
| Professional Fees  | \$2,500.00         | \$10,000.00                                     | Included |
| Computer Equipment and Electronic Media - Including Computer Breakdown | \$2,500.00         | \$25,000.00                                     | Included |
| Inflation Protection   |                    |   | Included |
| Debris Removal Expenses  |                    | 10% per claim                                   | Included |
| Tools and Portable Equipment Away From Insured Premises                | \$2,500.00         | \$10,000.00<br>\$1,000.00 per item (not listed) | Included |
| Building By-laws   |                    |   | Included |
| Replacement Cost   |                    |   | Included |
| Extension of Coverage - Earthquake - 913315 (2019-12)                  | 5%<br>\$100,000.00 |   | Included |
| Extension of Coverage - Flood - 913123 (2017-09)                       | \$10,000.00        | \$4,110,000.00                                  | Included |
| Extension of Coverage - Sewer Back Up (2017-09) - 913319               | \$5,000.00         | \$4,110,000.00                                  | Included |
| Extension of Coverage - Roof Water - 915117 (2017-09)                  | \$2,500.00         | \$4,110,000.00                                  | Included |

Please see over →  
913 015 (2017-09)

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 Policy Number **SC145589**
**Location 2: 1238 Marenger St, Orléans, ON K1C 1S2**
**Coverage Summary**

| Form                                  | Coverage   | Deductible | Amount/Limit of Insurance | Premium  |
|---------------------------------------|--|------------|---------------------------|----------|
| <b>Building and Business Contents</b> |  |            |                           |          |
|                                       | Water Damage Deductible - 915119 (2017-09)   | \$7,500.00 |                           | Included |
|                                       | Extension of Coverage - Accounts Receivable - 913303 (2017-09)                               | \$2,500.00 | \$25,000.00               | Included |
|                                       | Extension of Coverage - Valuable Papers - 913305 (2017-09)                                   | \$2,500.00 | \$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 |
| <b>Business Interruption</b>          |  |            |                           |          |
|                                       | Condominium Corporation's Extra Expense Insurance - Broad Form - 913225 (2017-09)            |            |                           |          |
|                                       | Extra Expense  |            | \$10,000.00               | Included |
|                                       | Interruption by Civil Authority  |            | 4 weeks                   | Included |
|                                       | Condominium Corporation's Loss of Condominium Fees Insurance - Broad Form - 913203 (2017-09) |            |                           |          |
|                                       | Loss of Condominium Fees   |            | \$65,000.00               | Included |
| <b>Equipment Breakdown</b>            |  |            |                           |          |
|                                       | Equipment Breakdown Insurance - 913705 (2017-09)   |            |                           |          |
|                                       | Equipment Breakdown  | \$2,500.00 |                           | Included |
|                                       | Water Damage   | \$2,500.00 | \$100,000.00              | Included |
|                                       | Off-premises Transportable Insured Equipment   | \$2,500.00 | \$10,000.00               | Included |
|                                       | Errors and Omissions   | \$2,500.00 | \$100,000.00              | Included |
|                                       | Brands and Labels  | \$2,500.00 | \$100,000.00              | Included |
|                                       | Green Property   | \$2,500.00 | \$25,000.00               | Included |
|                                       | Hazardous Substances   | \$2,500.00 | \$100,000.00              | Included |
|                                       | Public Relations   | \$2,500.00 | \$5,000.00                | Included |

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**Location 2: 1238 Marenger St, Orléans, ON K1C 1S2**

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| Form   | Coverage  | Deductible | Amount/Limit of Insurance | Premium  |
|--|---|------------|---------------------------|----------|
| <b>Equipment Breakdown</b>   |   |            |                           |          |
|  | Data restoration  | \$2,500.00 | \$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 |
| 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 | \$1,000.00 | \$5,000,000.00                | Included |
|   | Coverage B - Personal and Advertising Injury Liability   |            | \$5,000,000.00                | 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 |

Please see over →  
913 015 (2017-09)

**DECLARATIONS PAGE**

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**Applicable to all locations and activities described in the Declarations Page**

Coverage Summary

| Form             | Coverage   | Deductible | Amount/Limit of Insurance      | Premium  |
|------------------|--|------------|--------------------------------|----------|
| <b>Liability</b> |  |            |                                |          |
|                  | Products-Completed Operations  |            | \$5,000,000.00 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 |
|                  | Condominium Corporation Directors and Officers Liability Insurance - 925113 (2020-10)            | \$1,000.00 | \$2,000,000.00                 | Included |
|                  | Additional Insured - Premises, Named Insured's Operations or Rented Equipment - 915139 (2017-09) |            |                                | Included |
|                  | Additional Insured - Named Insured's Work - 915141 (2017-09)                                     |            | Cancelled                      |          |

**Important**

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

Deepark Management Ltd, 5450 Canotek Rd, Unit 52, 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 2.

|   |                    |
|---|--------------------|
| Premium for location 1 (excluding applicable taxes)               | \$5,481.00         |
| Premium for location 2 (excluding applicable taxes)               | \$6,464.81         |
| <b>Total premium for this policy (excluding applicable taxes)</b> | <b>\$11,945.81</b> |

**DECLARATIONS PAGE**

Policy Number

**SC145589**

**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.

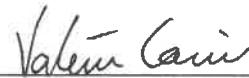
Insured's Signature:

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