



Policy declarations

Named Insured

WOODLANDS PHASE I CO-TENANCY
C/O DEERPARK MGT LTD, 5450 CANOTEK ROAD, UNIT 52
OTTAWA ON K1J 9G3

Your Broker

GIFFORD CARR INSURANCE GROUP
100 TERENCE MATTHEWS CRES
KANATA
ON K2M 1P7

Aviva Enterprise Realty Businesses Policy

Your policy number: 81710945

Effective October 31, 2022 at 12:01 am
to October 31, 2023 at 12:01 am
(local time at the postal address)

Your policy premium is \$6,543

Your insurance coverage is provided by
Aviva Insurance Company of Canada
2100-112 Kent Street
Tower B
Ottawa, ON K1P 5P2

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

Change description

New version of form(s) attached - 910000-02,911000-06,91100A-06,911301-02,911302-02,914000-03,91400A-03,916000-04,910001-05

The only insurance afforded by this policy is that which is provided by the forms indicated below. Reference should be made to the applicable forms for details.

Conditions, Forms and Endorsements applicable to the entire policy

Form number	Form name
910000-02	Policy Conditions
910001-05	Property, Business Income, Inland Marine, Crime and Equipment Breakdown Common Conditions and Exclusions
910002-02	Liability Conditions
910505-01	Cyber Incident Clarification Endorsement (Perils Writeback)

Location 1

Premium: \$2,121

Address: GLADEVIEW PVT & MAPLE PARK PVT, OTTAWA ON K1T 4C5
Insured occupancy/operation: CO-TENANCY ASSOCIATION
Construction: 2 STOREY, FRAME
Loss, if any, is payable to: THE INSURED

Forms and endorsements applicable to Location 1

Form number	Coverage	Deductible (\$)	Co-insurance	Limits of insurance (\$)
911000-06	PROPERTY Property Insurance			

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Date Issued
September 23, 2022

Company Use
4983 04 08-0127 0373 R 0001

Policy Number
81710945

Claims Assist
1-866-692-8482

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Customer Copy

Form number	Coverage	Deductible (\$)	Co-insurance	Limits of insurance (\$)
	Building without Schedule - Broad Form	1,000	90%	1
	Equipment	2,500	90%	515,000
911257-01	Condominium Corporation Endorsement			
	Additional Living Expense	1,000		100,000
	Unit Betterments and Improvements	1,000		100,000
	Common Expenses	1,000		50,000
	Condominium Unit Owners Property	1,000		50,000
	Trustee Fees	1,000		50,000
911301-02	Earthquake Shock Endorsement	5% Minimum 100,000		Included
911302-02	Flood Endorsement	25,000		Included
911306-01	Sewer Back Up Endorsement	5,000		Included
	EQUIPMENT BREAKDOWN			
914000-03	Equipment Breakdown Insurance Form	2,500		515,001

**Policy level
Premium: \$0**

Description of operations: CO-TENANCY ASSOCIATION

Forms and endorsements applicable to this policy

Form number	Coverage	Deductible (\$)	Co-insurance	Limits of insurance (\$)
	PROPERTY			
911000-06	Group One - Blanket	1,000		100,000
	Automatic Fire Suppression Recharge			Included
	Brands and Labels			Included
	Building damage by theft			Included
	Landscaping and Growing Plants			Included
	Master Key			Included
	Newly acquired Business Contents			Included
	Personal Effects - Officers - Employees, Customers and Guests			Included
	Seasonal Stock			Included
	Group Two - Additional Limits			Included
	Accounts Receivable			50,000
	Building and Business Contents - Newly acquired locations	1,000		1,500,000
	Building Improvements /Betterment - Course of Construction	1,000		100,000
	Building Upgrade			50,000
	Business Contents away from Premises	1,000		25,000
	Business Contents in transit	1,000		25,000
	Business Property at Residence	1,000		10,000
	By-laws			50,000
	Catch all Aggregate			50,000
	Cleanup Expenses for Land and Water Pollution Aggregate	1,000		25,000

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Form number	Coverage	Deductible (\$)	Co-insurance	Limits of insurance (\$)
	Confiscated or Seized property	1,000		10,000
	Debris Removal			50,000
	Environmental Upgrade Aggregate			10,000
	Errors and Omissions	1,000		10,000
	Expediting Expense			10,000
	Extra Expense			10,000
	Exterior Paving	1,000		10,000
	Fine Arts with Schedule			Not Covered
	Fine Arts without Schedule	1,000		5,000
	Fire Fighting Expenses			10,000
	Damage by Animals or Insects	1,000		10,000
	Inspection and Approval Costs			10,000
	Installation Floater	1,000		5,000
	Professional Fees	1,000		10,000
	Earthquake Deductible - Installation Floater			Not Covered
	Flood Deductible - Installation Floater			Not Covered
	Reward			5,000
	Stock Contamination	1,000		25,000
	Stock Spoilage	1,000		25,000
	Distance (kms): 25			
	Valuable Papers and Records			50,000
	Valuable Property	1,000		1,000
	EQUIPMENT BREAKDOWN			
914000-03	Group One - Blanket	1,000		500,000
	Ammonia Contamination			Included
	Brands and Labels			Included
	Hazardous Substances			Included
	Research and Development Costs			Included
	Group Two - Additional Limits			Included
	By-laws			100,000
	Catch All Aggregate			50,000
	Data Coverage	1,000		100,000
	Data Processing Equip and Media at Residence	1,000		100,000
	Data Processing Equip and Media - Off Premises	1,000		100,000
	Debris Removal			100,000
	Environmental Upgrade Aggregate			250,000
	Errors and Omissions			10,000
	Expediting Expense			50,000
	Extra Expense			50,000
	Distance(km): 25			
	Fluid Escape			50,000
	Inspection and Approval Costs			10,000
	Newly Acquired Locations			2,500,000
	Professional Fees			10,000
	Stock Spoilage		10%	25,000
		Minimum	80%	
	Distance(km): 25			

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Liability level

Total or advance liability premium: \$4,422

Minimum retained liability premium: \$0

Forms and endorsements applicable to this policy

Form number	Coverage		Deductible (\$)	Limits of insurance (\$)
LIABILITY				
916000-04	General Liability Form			
	A. Bodily or Mental Injury and Property Damage			Included
	Each Occurrence	Bodily / Mental Injury Property Damage	1,000 1,000	5,000,000
	Products-Completed Operations Aggregate			5,000,000
	B. Personal and Advertising Injury - Any one person or organization			5,000,000
	C. Tenant's Property Damage Liability - Any one premises		1,000	500,000
	D. Voluntary Medical Payments - Any one person			25,000
	Employer's Liability			Included
916019-01	Contingent Elevator and Hoist - Each Occurrence		1,000	100,000
916100-01	SPF 6 - Non-Owned Auto Insurance (Including SEF 94, 96 and 99)			
	Third Party Liability			5,000,000
	SEF 94 Legal Liability for Damage to Hired Automobiles		1,000	100,000
916550-01	O.E.F. 98B Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement			Included
CYBER COVERAGE				
918200-01	Cyber Suite Coverage			
	A. Data Compromise Response Expense			
	Annual Aggregate		1,000	25,000
	Sublimit Per Occurrence			
	Forensic IT Review			12,500
	Legal Review			12,500
	Public Relations			5,000
	Regulatory Fines And Penalties			12,500
	PCI Fine And Penalties			12,500
	Named Malware			25,000
918000-03	Nonprofit Organization's Directors & Officers Liability Form			
	A. Directors' and Officers Liability			Included
	Directors' and Officers Aggregate		1,000	5,000,000

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Liability rating schedule

Attached to and forming part of form 916000

Classifications	Industry code	Rating basis	Rating amount	Rating method	Rate
CO-TENANCY ASSOCIATION	6650-30	Area		Flat	



Authorized Signature of Insurer
Corporate Secretary



President and Chief Executive Officer

