HUB International Insurance Brokers

299-3rd Avenue
Kamloops, BC, Canada V2C3M4
T: (250) 372-3155
F: (250) 372-1962
www.hubinternational.com

PREMIUM PAYMENT AGREEMENT

Date:	June 27, 2025	Producer:	Ron Douglas
Insured:	Owner of Strata Plan KAS1630-Chartwell House		
Invoice No:	3838274	Premium:	$ 10,818.00
Item No:	23312596		
Client Code:	STRAPLA-37	Policy No:	BSP00041
Policy Term:	July 5, 2025 to July 5, 2026		

Pd June 30 with 3 cheques

The following payment arrangements have been agreed upon:

1.	_____	Full Premium – Paid In full by **Cash/Debit/Cheque / Internet Banking / Pay My Bill Portal / Visa or Mastercard*	$ 10,818.00
2.	✓	3 Pay Plan – Postdated cheques required **Signed POA (Power of Attorney) is required*	
		* Due on Inception: 7/5/2025	$ 3,606.00
		* Post-dated Cheque dated: 8/5/2025	$ 3,606.00
		* Post-dated Cheque dated: 9/5/2025	$ 3,606.00
3.	Available for quote	Premium Finance Agreement **First Insurance (FIF), SNAP and CAFO*	$

WE ACCEPT ONLINE PAYMENTS VIA YOUR FINANCIAL INSTITUTION (INTERNET OR TELEPHONE BANKING). SEARCH USING KEY WORD HUB BARTON TO ADD US AS A PAYEE. YOUR CLIENT CODE IS YOUR ACCOUNT NUMBER (FOR OPTION 1 ONLY). ONLINE TAKES 9 DIGITS. IF YOUR ACCOUNT NUMBER INCLUDES CHARACTERS SUCH AS A '-' (DASH), YOU MUST OMIT THE '-' (DASH) TO MAKE THE ACCOUNT NUMBER 9 DIGITS.

PLEASE NOTE THAT LATE FEES WILL APPLY TO ACCOUNTS OVER 60 DAYS PAST DUE. ACCOUNTS OVER 30 DAYS PAST DUE ARE SUBJECT TO CANCELLATION FOR NON PAYMENT.

REPLY TO:
HUB International Insurance Brokers
299-3rd Avenue
Kamloops, BC V2C3M4
Telephone: (250) 372-3155 Facsimile: (250) 372-1962
Toll Free Number: 1800-661-6194

HUB International Insurance Brokers
Phone: (250) 372-3155
Fax: (250) 372-1962

Invoice # 3123067	Page 1 of 1
ACCOUNT NUMBER	**DATE**
STRAPLA-37	07/10/2023
BALANCE DUE ON	**AMOUNT DUE**
07/10/2023	$9,734.00 CAD

*****ALL AMOUNTS SHOWN ARE CAD*****

Owner of Strata Plan KAS1630-Chartwell House
c/o Box 9, Site 4, RR 1
Okotoks, AB T1S 1A1

Pay My Bill Online

Visit our online portal to easily and securely pay your HUB invoice using your banking information (EFT)

www.hubinternational.com/paymybill

Commercial Insurance PolicyNumber: BSP00041 Effective: 07/05/2023 to 07/05/2024

Item #	Effective	Due Date	Trans	Description	Amount
18156572	07/05/2023	07/10/2023	RENB	Strata Package - Chartwell House - Renewal 23/24	$9,734.00
				Policy Invoice Balance:	**$9,734.00**
				Total Invoice Balance:	**$9,734.00 CAD**

2023 2024 Strata Insurance Package Renewal

Premiums are due and payable on the effective date or the policy may be canceled if funds not received within 30 days of policy effective date. Your earliest remittance is appreciated.

Policies not required must be returned to our office for immediate cancellation. Not doing so will incur premium payable for coverage while the policy is in force. Holding the contract in your possession will be considered acceptance of the policy.

ADDITIONAL PAYMENT OPTIONS

PAY BY CHEQUE

Please remit your payment to:
HUB International
299-3rd Avenue
Kamloops, BC V2C 3M4

PAY BY ONLINE BANKING

(at participating institutions)
When adding us as a Payee search using keyword: **HUB Intl Barton**
Your Bill To Code is: **STRAPLA-37**
(if your Bill To code contains a dash (-), please remove the dash for online banking)

PAY BY CREDIT CARD Visa® or MasterCard©

Please contact your servicing HUB office for payments of $5,000 or less. For payments greater than $5,000, please visit the following website:
www.policypayments.com/HUBINTERNATIONAL?step2
Entry of Name, Phone # & Account # are required; your Bill To Code is your Account #.
An administrative fee of 2% will be applied to your charge.

***** PREMIUM FINANCING OPTIONS MAY BE AVAILABLE UPON REQUEST; PLEASE CONTACT YOUR HUB REPRESENTATIVE *****

***** PLEASE RETURN A COPY OF THIS INVOICE WITH YOUR CHECK, AND REFERENCE ON THE PAYMENT YOUR INVOICE # 3123067 *****

HUB

HUB International Insurance Brokers
www.hubinternational.com

SUMMARY FOR: Owners of Strata Plan KAS1630 o/a Chartwell House	
Property Location:	2924 Eagle Bay Rd, Blind Bay BC V0E1H1
Renewal Date:	July 5 2024 to July 5 2025
Description of Strata:	5 Residential Condominium Units
Additional Insured(s):	

INSURING AGREEMENTS	Deductibles ($)	Limits ($)
PROPERTY COVERAGE		
Property, All Risks, Replacement Cost	10,000	$2,647,500
90% Co-Insurance		Included
Stated Amount Co-Insurance (Subject to signed Statement of Values or Appraisal 2 years or younger)		Included
Underground Services from Structures to Lot Line		Included
Water Damage	25,000	Included
Backup of Sewers, Sumps, Septic Tanks or Drains	25,000	Included
Earthquake Damage	10%/ 100,000 min	Included
Flood Damage	25,000	Included
BLANKET EXTERIOR GLASS INSURANCE	$250	Included
EQUIPMENT BREAKDOWN (BOILER & MACHINERY)		
Direct Damage Limit per Accident, Replacement Cost		Not Included
Business Interruption/Extra Expense		Not Included
CRIME		
Coverage I Employee Dishonesty – Form A – *Aggregate*	Nil	10,000
Coverage II,– Money & Securities – *Aggregate*	Nil	10,000
Coverage III, IV and V – Forgery & Alteration, Money Orders & Counterfeit	Nil	10,000
Paper Currency, Credit Card Forgery – *Aggregate Limit each*		
Social Engineering Fraud	Nil	5,000
TERRORISM		
Protection for Property Damage due to an Act of Terrorism or Sabotage		Not Included
COMMERCIAL GENERAL LIABILITY		
Each Occurrence Limit	$1,000	$3,000,000
Coverage A - Bodily Injury & Property Damage Liability - *Per Occurrence*		Included
Products & Completed Operations – *Aggregate*		Included
Non-Owned Automobile – *Per Occurrence*		$3,000,000
Limited Pollution Liability – *Aggregate Limit*		1,000,000
Employee Benefit Liability – *Aggregate Limit*		1,000,000
STRATA DIRECTORS & OFFICERS LIABILITY		
Claims Made Form	Nil	$1,000,000
Discrimination Defense– Aggregate $25,000		10,000
STRATA VOLUNTEER ACCIDENT INSURANCE		
Principal Sum –	*$500*	$25,000
75% of Wage Weekly Accident Indemnity - Max $1,500 (maximum 52 weeks)		
Accident Expenses – various up to $10,000 (see policy wording) Dental Expense - $5,000		
STRATA LEGAL EXPENSE		
BASIC: Telephone legal advice and protection from employment disputes	Nil	50,000
Aggregate Limit		250,000
Cyber		*NOT INCLUDED*
Earthquake Deductible Buy Down		NOT INCLUDED

RESET **Attach to Email**

HUB

HUB International Insurance Brokers
299-3rd Ave, Kamloops BC V2C3M4
Ph: 250-372-3155 fax: 250-372-1962

DATE: May 17, 2024

NAME: Kaye James
ADDRESS: c/o Box 9, Site 4, RR1, Okotoks, AB T1S1A1

RE: Consent for Notice Delivery
Policy #: BSP00041
Policy Period: July 5, 2024 to July 5, 2025

Dear Kaye James:

With recent changes to legislation, effective November 1, 2020, HUB is now required to provide either a non-renewal notice or an update of what to expect for **Owners of Strata Plan KAS1630** pending policy renewal, 35 days in advance of the expiry date.

Please indicate below if notifications regarding the renewal of your policy should be sent to a Property Manager or if you would like these sent to strata council.

Council to complete and return to the undersigned:

☐	**Send Notices to Property Manager**

OR

☑	Send Notices to Strata Council
If notice is to be sent to council please provide the correct email address and Mailing address	Email Address that is regularity monitored:
	Strata Corporation Mailing Address:

STRATA COUNCIL APPROVAL

By signing below, we hereby approve receiving communication and notices from HUB International Insurance Brokers to the above addresses.

_____
Signature & Council Title

_____ _____
Signed By **Date Signed**

If you have any questions regarding this request, please do not hesitate to contact us.
Sincerely,

Ron Douglas, CAIB
Senior Commercial Account Executive
(250) 372-3155
Ron.douglas@hubinternational.com

Fw: Chartwell Financials

Kaye James <KayeJames@outlook.com>
Tue 2020-05-19 3:54 PM

To: Lorraine Redlich <redlichl@telus.net>; Dale & Lorraine Redlich <dlredlich@shaw.ca>; 'Gordon Myrehaug' <gord50@outlook.com>; Yvonnne Myrehaug <ymyrehaug@gmail.com>; Don & Joanne Myrehaug <dmj0619@telus.net>; Don & Joanne Myrehaug <myrehaug@telusplanet.net>; Kaye James <KayeJames@outlook.com>

1 attachments (15 KB)
BB 2020-21 Budget Final.xlsx;

Greetings
Motion made by Kaye James and seconded by Lorraine Redlich that the 2020-21 budget be approved with net expenses of $21,314.00, and a contribution to the contingency fund of $2,132.00. Income is generated with Strata fees of $21,814.00, $1000.00 from 2019-20 surplus and donations of $642.00. CARRIED

Semi-annual strata fee payments are due May 30, 2020 and October 1, 2020. The CIBC account information is Chartwell House KAS 1630 Salmon Arm Home Branch #00250-010 Account #13-30438.
Cheers,
Kaye

From: dlredlich@shaw.ca <dlredlich@shaw.ca>
Sent: May 19, 2020 3:56 AM
To: 'Kaye James' <KayeJames@outlook.com>; 'Gordon Myrehaug' <gord50@outlook.com>; 'Lorraine Redlich' <redlichl@telus.net>; 'Yvonnne Myrehaug' <ymyrehaug@gmail.com>; 'Don & Joanne Myrehaug' <myrehaug@telusplanet.net>; 'Don & Joanne Myrehaug' <dmj0619@telus.net>
Subject: RE: Chartwell Financials

Hi,
All good with us – we were so busy Bday partying and planting and staining fence that I forgot to check emails. Looks good to go Kaye.
Thanks
Dale and 'Raine

From: Kaye James <KayeJames@outlook.com>
Sent: Sunday, May 17, 2020 10:18 PM
To: dlredlich@shaw.ca; 'Gordon Myrehaug' <gord50@outlook.com>; 'Lorraine Redlich' <redlichl@telus.net>; 'Yvonnne Myrehaug' <ymyrehaug@gmail.com>; 'Don & Joanne Myrehaug' <myrehaug@telusplanet.net>; 'Don & Joanne Myrehaug' <dmj0619@telus.net>
Subject: Re: Chartwell Financials

Greetings,
Thanks again for all your great input. I think we are very close to having a budget that will meet our needs and will work for everyone.
Please look it over and see if there are any mistakes or omissions.

Chartwell 06/24

1.

a. see added info – kaye

b. Dimplex Electric wall heaters in all units and Units 3,4, and 5 also have Amana electric wall units for heat/ac.

c. no aluminum wiring.

d.

i. yes, there is poly b, units 1, 2, and 3 have had renos so much of the poly b has been removed and our water system has been updated to code.

ii. No water detection in units. Basement has a dry well in place and all units have water shut off when not in residence.

e.

i. all units have electric hot water tanks. Units 1, 2, and 5 tanks are located in basement. Units 3 and 4 are in unit tanks.

Ii. units 1, 2, and 5 are Rheem professional Classic series electric. Unit 3 is a Bradford-white electric – 2006. Unit 4 is a John Wood electric – 2014.

f.

i. All units have private entrances with deadbolt locks for access and all patio doors are private access and have deadbolt locks as well as conventional locks.

ii. No self closing doors.

iii. No marked fire exits as each unit is separate and private access.

Iiii. No fire drills as no common hallways or exits.

iv. No fire drills. Separate, private entrances/exits.

v. Owners are encouraged to check smoke alarms annually. Smoke alarms are wired in so sound with power fluctuations.

vi. No evacuation plans as each unit is individual. We do follow firesmart recommendations as individual units.

g.

i. Yes, Shuswap Property Mtce. And our strata treasurer keeps track of snow removal.

ii. Shuswap Property Mtce. is licensed and insured company. They also perform regular unit checks when no owners are in attendance and some property duties regularly, ie lawn mtce.

2.

a. 5 units in total, with 4 owners.

b. All units are occupied on a part time basis throughout the year. When an owner is not present then other owners do unit checks regularly.

c. No long term rentals.

d. No Air bnb/vrbo, but unit 2 is used as a short term rental for family and friends of Chartwell.

Fw: Owners of Strata Plan KAS 1630, Chartwell House - July 5, 2024

Kaye James <KayeJames@outlook.com>

Tue 2024-06-11 6:34 PM

To:Dale & Lorraine Redlich <dlredlich@shaw.ca>;Don & Joanne Myrehaug <myrehaug@telusplanet.net>;Don & Joanne Myrehaug <dmj0619@telus.net>

Ops - I forgot to forward the information to you.
Cheers,
Kaye

From: Douglas, Ron <Ron.Douglas@hubinternational.com>
Sent: June 11, 2024 6:06 PM
To: Kaye James <KayeJames@outlook.com>
Cc: Blue, Tammi <Tammi.Blue@hubinternational.com>
Subject: Owners of Strata Plan KAS 1630, Chartwell House - July 5, 2024

Good morning Kaye, to further my previous email and voicemail of today, we are looking at alternative options for you. To do so I need to know the following:

1. What year were any of the following components upgraded/repaired/replaced and/or any upcoming scheduled major repairs or renovations?
    a. Roof

    b. Heating.

    c. Electrical.
        i. Any aluminum wiring present?

    d. Plumbing
        i. Any Poly B Plumbing present?
        ii. Water Detection system installed?

    e. Age of In Unit water heaters?
        i. Type of in unit water heaters
        1. Tankless?
        2. Direct Fired Carbon Steel or Composite Tank?
        3. Direct Fired – other?

    f. Security
        i. Is there controlled access to all common entrance ways to the building?
        ii. Self-closing doors?
        iii. Fire exists clearly marked?
        iv. Annual fire drills?
        v. Annual testing of fire and smoke alarms?
        vi. Emergency evacuations plans distributed to tenants/unit owners?

    g. Snow Removal, is this performed by the strata or a third party?
        i. Are logs kept specifying snow removal and sanding schedules?
        ii. Is a copy of a certificate of insurance obtained from snow removal contractor?
        iii. Is there a written contract with pre-set criteria for snow removal?

2. Residential Occupancy.
    a. How many units total?
    b. Any units vacant?
    c. Any units long term rentals?
    d. Any units short term rentals / Air B&B / VRBO units?

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Risk & Insurance | Employee Benefits | Retirement & Private Wealth
Ready for tomorrow.

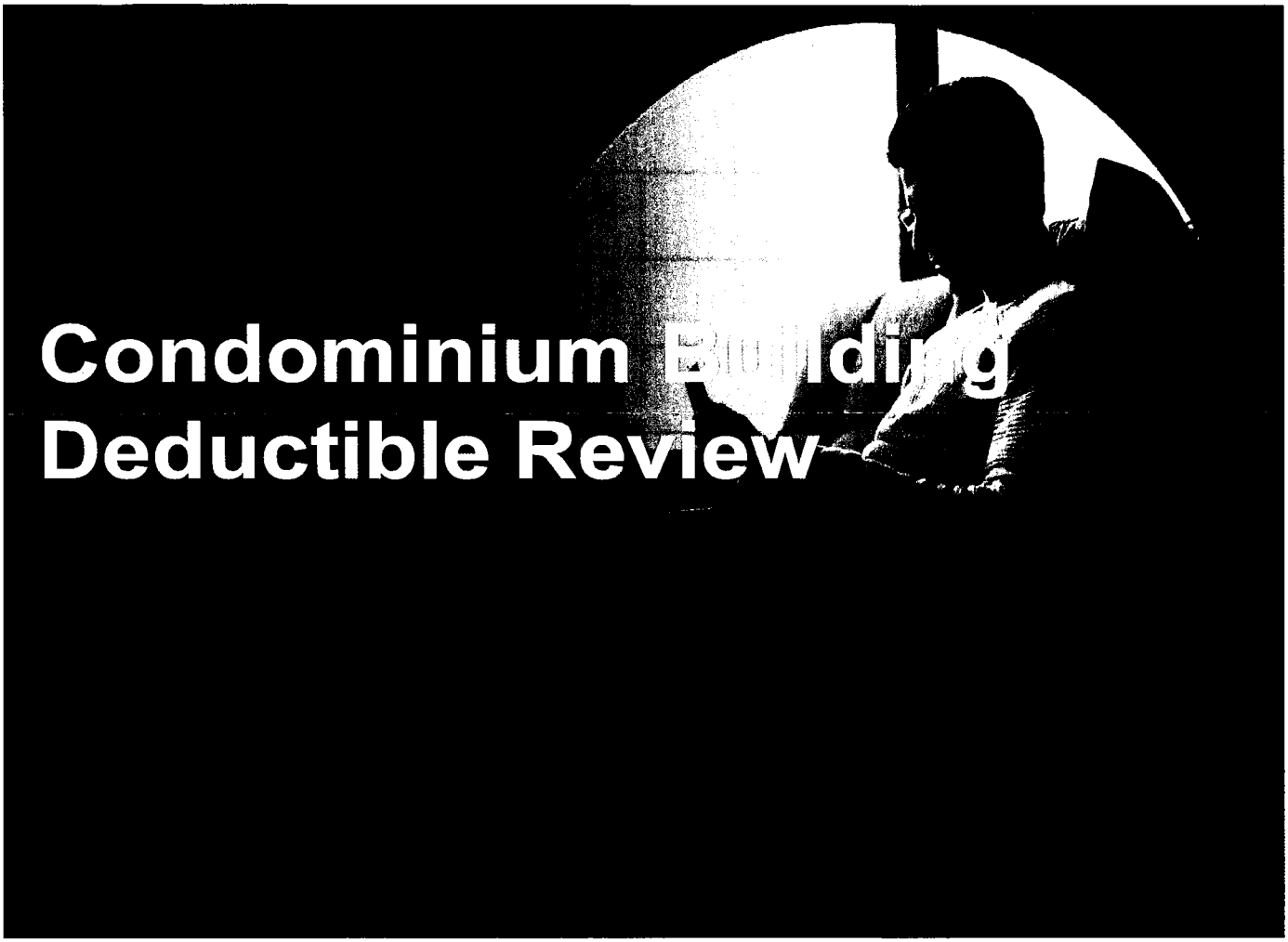
Ron Douglas, CAIB
Senior Commercial Account Executive.

HUB International Insurance Brokers
299-3rd Ave
Kamloops,BC V2C 3M4

Office: 250-372-3155 ext. 2331
Mobile: 250-371-4781
Toll-free: 800-661-6194
Fax: 250-372-5464
Email: ron.douglas@hubinternational.com

HUB

Advocacy | Tailored Insurance Solutions | Peace of Mind



Condominium Building Deductible Review

Action Required: It's time to review your deductibles!

In today's insurance market, the deductibles for Strata and/or Condominium Corporations policies that cover the building and common areas are frequently increasing. As a condo unit owner, it's important to be aware of any changes to those deductibles as they may affect the coverage on your unit owner's policy.

This year on renewal, we recommend a deductible review that will enable us to properly assess your coverage needs.

HUB

Are you covered?

Some Coverage Notes & Recommendations

Has anything changed?
Please let us know so we can protect what is important to you

Renovations & Updates	Plan to do any renovations, updates, or changes to your property? Talk to us about any updates including wiring, plumbing, heating, roof, additions or added decks, bathrooms or finished basements.
Outbuildings	Have you added any outbuildings on your property such as a shed, workshop, carriage house or garage? We want to confirm the construction, value(s), size, heating, occupancy, electrical, contents and number of buildings.
Home Based Business	Do you operate any home-based business on your premises? Do you have clients on-premises? Please let us know if you have or plan to add a home office or do any home party sales, contracting, internet sales, or hobby farming.
Changes in Occupancy	Have there been any changes to the occupancy of your property? Let us know about any roomers, boarders or rental suites. We also need to know if you are offering your home for rent on a weekly or daily basis.
Vacant Dwelling	You must notify your local branch if your property becomes vacant as this limits the coverage in place and may require special endorsements.
Auxiliary Wood Heat	If you have auxiliary wood heat, contact our office so that we can review the coverage for this type of heating.
Cannabis Plants	Do you grow more than the limit of four cannabis plants on-premises? If Yes, contact our office as this will require a review of your coverages.

Material Change? It is important to let us know if anything arises during the policy period that would be considered a "material change" to your policy. A "material change" is something important enough to change the original agreement between the insurance company and the policyholder. Changes must be reported immediately to avoid gaps in coverage.

Are your values adequate?

Do you have enough coverage to get everything back the way it was? Let us review the value of your home, contents, and outbuilding on your property - please contact us now.

Do you need special limits coverage on high-value items like Jewelry, Bicycles, Artwork, Collections or Antiques?

Do you have specialty items like ATVs, Boats, Kayaks, RVs, Golf carts. Tractors, Snowmobiles or Motorcycles? We can provide the specialty policies needed for these items.

The above noted recommendations are general to all policies.
To view our Privacy Statement, How We Get Paid, CISRO Principles for Conduct and RIBO 'About Your Insurance Broker' Fact Sheet (RIBO Fact Sheet – for Ontario Clients only) go to:
www.hubinternational.com/en-CA/about-us/canada-disclosures/

HUB International Insurance Brokers

299 – 3rd Ave, Kamloops, BC V2C 3M4 Telephone: (250) 372-3155 Fax: (250) 372-1962

Interim Confirmation of Insurance Effected

Named Insured:	**THE OWNERS OF STRATA PLAN KAS1630**
Mailing Address:	**c/o Box 9, Site 4 RR1** **Okotoks, AB T1S1A1**
Insuret(s):	**SUBSCRIBING INSURERS AS PER ATTACHED SUBSCRIPTION FORM**
Confirmation No:	**Interim Confirmation of Insurance to Policy To Be Issued**
Description of Operations:	**5 Residential Condominium Units**
Location of Risk:	**2924 Eagle Bay Rd, Blind Bay BC V0E1H1**
Coverage & Policy Form(s):	**STRATA PACKAGE – COMMERCIAL** **- AS PER THE ATTACHED SUMMARY –**
Loss Payable To:	**AS PER THE STRATA PROPERTY ACT OF B.C. - THE INTERESTS OF LOSS PAYEES AND MORTGAGEES ARE AUTOMATICALLY RECOGNIZED HEREON AS AND WHEN APPLICABLE.** **(Subject to the terms and conditions of the Standard Mortgage Clause as approved by the Insurance Bureau of Canada.)**
Term:	**05-July- 2023, 12:01 a.m. Standard Time at the Mailing Address of the Named Insured Stated Herein, TO 05-July- 2024** or until cancelled, replaced by a policy or an endorsement thereto.
Total Annual Premium:	**$9,734.00**
Conditions:	As per terms, conditions, wordings, deductibles and exclusions of insuring Company's policy to be issued.

HUB INTERNATIONAL INSURANCE BROKERS

Per: _____

Ron Douglas, CAIB, *Senior Commercial Account Executive*

Date: **July 11, 2023** **Int:** **RDO/vda**

THIS DOCUMENT IS INTENDED FOR USE AS EVIDENCE THAT THE INSURANCE DESCRIBED ABOVE HAS BEEN EFFECTED, AGAINST WHICH UNDERWRITER'S CERTIFICATE OR POLICY WILL BE DULY ISSUED WHERE UPON THIS COVER NOTE IS AUTOMATICALLY TERMINATED. IMMEDIATE ADVICE MUST BE GIVEN OF ANY DISCREPANCIES, INACCURACIES OR NECESSARY CHANGES.

THIS POLICY CONTAINS A CLAUSE WHICH LIMITS THE AMOUNT PAYABLE.

HUB

ATTACHED TO AND FORMING PART OF INTERIM CONFIRMATION OF INSURANCE – POLICY TO BE ISSUED

THE OWNERS OF STRATA PLAN KAS1630

July 5, 2023 to July 5, 2024

SUBSCRIPTION FORM

IN CONSIDERATION OF THE INSURED having paid or agreed to pay each of the INSURERS named in the list of subscribing companies forming part hereof, or to INSURERS whose names are substituted therefor or added thereto by endorsement, herein after called "THE INSURERS", the premium set against it name in the list of subscribing Companies

THE INSURERS SEVERALLY AND NOT JOINTLY, each for the proportion or for the sum insured and for the Coverages set against its name in the list of subscribing Companies hereunder, agree with the INSURED named in the Declarations herein to insure as provided and limited in the Policy, its Riders and Endorsements.

The liability of The Insurers individually under this Policy shall be limited to that proportion of the loss payable under this Policy which the sum or proportion set against the name of the individual Insurer in the list of subscribing Companies hereunder, or such other sum or proportion as may be substituted therefor by endorsement, bears to the total of the sums respectively set against each item of the Policy and its Riders and Endorsements.
Wherever in this Policy, or in any endorsement attached hereto, reference is made to "The Company", "The Insurer", or "This Company" reference has been deemed to be made to each of the Insurers severally.

THAT as regards each item of The Schedule the liability of THE INSURERS individually shall be limited to whichever is the least of:

(a) that proportion of the actual cash value of the property at the time of loss, destruction or damage which the sum corresponding to the percentage of the sum insured by this policy set against the name of the individual Insurer in the List of Subscribing Companies, or such other sum a may be substituted therefor by endorsement, bears to the total of the sums respectively set against each item of The Schedule attached hereto or

(b) that proportion of the interest of THE INSURED in the property which the sum corresponding to the percentage of the sum insured by this policy set against the name of the individual Insurer in the List of Subscribing Companies, or such other sum as may be substituted therefor by endorsement, bears to the total of the sums respectively set against each item of The Schedule attached hereto, or

(c) that proportion of the limit of insurance provided by The Schedule in respect of the property lost, destroyed or damaged which the sum corresponding to the percentage of the sum insured by this policy sent against the name of the individual Insurer in the List of Subscribing Companies, or such other sum as may be substituted therefore by endorsement, bears to the total of the sums respectively set against each item of The Schedule attached hereto,

Provided however, that where the insurance applies to the property of more than one person or interest THE INSURERS' total liability for loss sustained by all such persons and interest shall be limited in the aggregate to the specified limit or limits of liability.
If this Policy contains a Co-Insurance Clause or a Guaranteed Amount (Stated Amount) Clause, and subject always to the limit of liability of each Insurer corresponding to the percentage of the sum insured by this policy as set forth in the List of Subscribing Companies, no Insurer shall be liable for a greater proportion of any loss or damage to the property described in The Schedule attached hereto, than the sum insured by such Insurer bear to:

(a) that percentage, stated in the Co-Insurance Clause, of the actual cash value of the said property at the time or loss, or

(b) the Guaranteed Amount (Stated Amount) of total insurance stated in the Guaranteed Amount (Stated Amount) Clause, as the case may be.

If the insurance under this Policy is divided into two or more items, the foregoing shall apply to each item separately.
This Policy is subject to the terms and conditions set forth herein together with such terms and conditions as may be endorsed hereon or added hereto. No term or condition of this Policy shall be deemed to be waived in whole or in part by THE INSURERS unless the waiver is clearly expressed in writing, signed in Witness Whereof THE INSURERS through their representative(s) duly authorized by them for this purpose have executed and signed this Policy

HUB

ATTACHED TO AND FORMING PART OF INTERIM CONFIRMATION OF INSURANCE – POLICY TO BE ISSUED

THE OWNERS OF STRATA PLAN KAS1630

July 5, 2023 to July 5, 2024

SUBSCRIPTION FORM

LIST OF SUBSCRIBING INSURERS – SEE ATTACHED SCHEDULE

THE INSURERS	SUM INSURED OR PROPORTION	COVERAGE INSURED	PREMIUM	SIGNATURE
Trisura Guarantee Insurance Company as arranged by HUB International Canada West	20%	PROPERTY	$1,631	
Lloyds Underwriters as per contract No. B0621P33131423 via HUB International Canada West	18%	PROPERTY	$1,468	
Lloyds Underwriters as per contract No. B1306C502952302 via HUB International Canada West	17%	PROPERTY	$1,386	
Fortress Insurance Company (MGA) as arranged by HUB International	10%	PROPERTY	$815	
Wawanesa (MGA) as arranged by HUB International	20%	PROPERTY	$1,631	
Red River Mutual Insurance Company as arranged by HUB International Canada West	5%	PROPERTY	$408	
Lloyds Underwriters as per contract No. B0507CA2300038 via HUB International Canada West	10%	PROPERTY	$815	
CERTAIN NON-MARINE UNDERWRITERS AT LLOYDS, As Arranged by HUB International Canada West, under contract nos.:				
• B0621P33125623	100%	• GENERAL LIABILITY/CRIME	$900	
• B0621P33125623	100%	• DIRECTORS & OFFICERS LIABILITY & DISCRIMINATION	$420	
• Fortress Insurance Company (MGA)	100%	• VOLUNTEER ACCIDENT	$150	
• B1306C502052205	100%	• LEGAL EXPENSE	$110	
		2023-2024 TOTAL POLICY PREMIUM:	$9,734	

HUB

ATTACHED TO AND FORMING PART OF INTERIM CONFIRMATION OF INSURANCE – POLICY TO BE ISSUED

THE OWNERS OF STRATA PLAN KAS1630

July 5, 2023 to July 5, 2024

SUBSCRIPTION FORM

SUMMARY OF COVERAGE:

PROPERTY OF EVERY DESCRIPTION:	**$2,118,000.**

Subject to:
- "All Risks" of direct physical loss or damage as per policy definitions including Flood, Earthquake and Sewer Back-up Perils
- 90% Co-Insurance Clause
- Underground Services from Structures to Lot Line
- Date Misrepresentation Exclusion
- Terrorism Exclusion
- Communicable Disease Exclusion
- Data Exclusion
- Fungi and Fungal Derivatives Exclusion

Deductibles:
- $10,000 Deductible per loss occurrence all Insured Perils EXCEPT
- $25,000 Deductible per loss occurrence with respect to Sewer Back-up and Water losses
- 10% Earthquake Deductible (Minimum $100,000)
- $25,000 Deductible applies to Flood
- $250 Deductible applies to Glass
- $250 Deductible applies to Master Key cover

EQUIPMENT BREAKDOWN: **DIRECT DAMAGE LIMIT PER ACCIDENT :**	***DECLINED COVERAGE***

HUB

ATTACHED TO AND FORMING PART OF INTERIM CONFIRMATION OF INSURANCE – POLICY TO BE ISSUED

THE OWNERS OF STRATA PLAN KAS1630

July 5, 2023 to July 5, 2024

SUBSCRIPTION FORM

SUMMARY OF COVERAGE:

STRATA / CONDOMINIUM MEMBERS VOLUNTEER ACCIDENT:

Provides coverage for "Volunteers acting on behalf of/or on the direction authorized by the Member Insured Strata/Condominium Corporation".

Volunteer is someone and/or "a person who voluntarily offers himself or herself for a service or undertaking and/or a person who performs a service willingly and without pay".

$25,000 - PRINCIPAL SUM LIMIT FOR ACCIDENTAL DEATH OR DISMEMBERMENT:

Subject to: - $500 Deductible

- Weekly Accident Indemnity – 75% of the volunteer's average weekly wage to a maximum OF $500 per week to a maximum of 52 weeks or $26,000.
- Daily Hospital Benefit - $50 per day to a maximum of $1,500.
- Home-Maker Weekly Indemnity - $100 per week to a maximum of $2,600.
- Accident Reimbursement Expense - $10,000 Limit
- Accidental Dental Expense - $5,000

CYBER COVERAGE: ***DECLINED COVERAGE***

HUB

ATTACHED TO AND FORMING PART OF INTERIM CONFIRMATION OF INSURANCE – POLICY TO BE ISSUED

THE OWNERS OF STRATA PLAN KAS1630

July 5, 2023 to July 5, 2024

SUBSCRIPTION FORM

SUMMARY OF COVERAGE:

CRIME :

• Coverage I: Employee Dishonesty – Form A, Aggregate	$	10,000.
• Coverage II, III, IV and V – Aggregate Limit Each Money Securities, Forgery & Alteration, Money Orders & Counterfeit Paper Currency, Credit Card Forgery	$	10,000.
Social Engineering Fraud	$	5,000.

Subject to: - NIL Deductible

LEGAL EXPENSE – BASIC COVERAGE:	**Per Occurrence**	**$**	**50,000.**
	Aggregate	**$**	**250,000.**

- Access to a telephone legal advice helpline
- provides protection for Civil Defense, Criminal Defense and Personal injury.

TERRORISM: ***DECLINED COVERAGE***

HUB

ATTACHED TO AND FORMING PART OF INTERIM CONFIRMATION OF INSURANCE – POLICY TO BE ISSUED

THE OWNERS OF STRATA PLAN KAS1630

July 5, 2023 to July 5, 2024

SUMMARY OF COVERAGE:

COMMERCIAL GENERAL LIABILITY:

Coverage A.	**Bodily Injury and Property Damage, Per Occurrence**	**$ 3,000,000.**
	Products and Completed Operations, Aggregate	**$ 3,000,000.**
Coverage B.	**Personal Injury & Advertising Liability, Per Occurrence**	**$ 3,000,000.**
Coverage C.	**Medical Payments, Any One Person**	**$ 2,500.**
	Medical Payments, Per Occurrence	**$ 25,000.**
Coverage D.	**Tenants Legal Liability – Broad Form**	**$ 500,000.**
Other:	**Non-Owned Automobile, SEF. 6, Per Occurrence**	**$ 3,000,000.**
	Contractual Liability, SEF. 96, Per Occurrence	**Included**
	Excluding Long Term Leased Vehicle, SEF #99 – per Occ.	**Included.**
	Legal Liability for Damage to Hired Automobiles SEF. 94 Per Occurrence	**$ 50,000.**
	Limited Pollution Liability-aggregate	**$ 1,000,000.**
	Employee Benefits-aggregate	**$ 1,000,000.**

Subject to: - $1,000 Bodily Injury and Property Damage Deductible

DIRECTORS & OFFICERS LIABILITY – CLAIMS MADE FORM:

Limit of Liability, Each Wrongful Act	**$ 1,000,000.**
Limit of Liability, Aggregate	**$ 1,000,000.**
Discrimination Defense Costs per Unsuccessful Action or Complaint	**$ 10,000.**

Subject to: - Nil Deductible

TERMS AND CONDITIONS AS PER INSURER'S STANDARD CONTRACTS, SUBJECT TO POLICY WORDINGS, DEDUCTIBLES AND EXCLUSIONS. RENEWAL POLICY DECLARATIONS TO BE ISSUED.

THIS SUMMARY OF INSURANCE IS PROVIDED FOR INFORMATION ONLY. PLEASE REFER TO ACTUAL POLICY DECLARATION AND WORDINGS FOR FULL DESCRIPTION OF COVERAGES, DEDUCTIBLES AND LIMITATIONS. IN THE EVENT OF A LOSS THE FORMAL POLICY DECLARATION AND WORDING WILL PRESIDE.