

Insured: HALIFAX COUNTY CONDOMINIUM CORPORATION #148

Broker: ARTHUR J. GALLAGHER CANADA LIMITED
6380 LADY HAMMOND ROAD
HALIFAX NS
B3K 2S3

Our Gratitude

Thank you for choosing Wynward Insurance Group for your insurance needs. Attached, please find your renewal policy.

Whether it is an existing product, or custom built solution, we are focused on exceeding your expectations. Since 1920, we strive to be a fair and dependable provider of insurance solutions, with a relentless focus on providing exceptional service to our customers.

Today, almost a century after the company was founded, we are proud to serve Canadian businesses from coast to coast.

Our Financial Strength

Wynward holds an A.M. Best financial rating of A (Excellent). Within our industry, A.M. Best is the pre-eminent barometer of a company's financial strength. Our rating is a testament of our operating performance, sound underwriting principles and unwavering commitment to customer service.

Our Commitment

When our customers experience an unfortunate event, there is nothing more important than being able to deliver peace of mind when it is needed the most. How we respond in those situations defines our strength as a company.

In the event of a claim, we ask you to please contact your insurance broker immediately. If you need to report a claim outside of regular business hours, please call our 24 hour emergency response line at **1-800-665-3351**.

Thank you for your business.

Dear Valued Policy Holder,

Pre-Authorized Payment Plan Notice

Your insurance renewal documents are enclosed.

As per schedule attached, monthly premium withdrawals will be made on the first of every month in the amount listed and from the account on file.

Please note the following change to the terms of the Pre-Authorized Payment Plan:

Non-Sufficient Funds Information

Should a payment be returned NSF, Wynward Insurance Group may charge an NSF fee which will automatically be withdrawn from your account. If subsequent payment(s) are returned NSF, this may result in cancellation of your policy.

Should you have any questions or concerns please do not hesitate to contact your broker.

Thank you for your continued support.

Yours truly,

WYNWARD INSURANCE GROUP

84 Chain Lake Drive
Suite 404
Halifax NS B3S 1A2
Ph: 902.425.9228 Fax: 902.425.9291 TF: 877.483.7033

Wynward Insurance Group
HALIFAX COUNTY CONDOMINIUM CORPORATION #148 - Policy 0204962CL01.4.0

Policy Renewal Amount

Taxable Renewal Premium	\$ 0.00
Non-Taxable Renewal Premium	\$ 10,327.00
Financing Fees	\$ 309.81
<u>SubTotal</u>	\$ 10,636.81
Tax -- PST	\$ 0.00
Deposit Amount	\$ 0.00
<u>Balance</u>	\$ 10,636.81

Pre-Authorized Payment Schedule

Your monthly payments have been amended to reflect the above amounts:

<u>DATE</u>	<u>AMOUNT</u>
Feb 01, 2020	\$ 1,063.69
Mar 01, 2020	\$ 1,063.68
Apr 01, 2020	\$ 1,063.68
May 01, 2020	\$ 1,063.68
Jun 01, 2020	\$ 1,063.68
Jul 01, 2020	\$ 1,063.68
Aug 01, 2020	\$ 1,063.68
Sep 01, 2020	\$ 1,063.68
Oct 01, 2020	\$ 1,063.68
Nov 01, 2020	\$ 1,063.68
<u>TOTAL OF PAYMENTS :</u>	\$ 10,636.81

Policy Renewal

POLICY DECLARATIONS

Policy No: 0204962CL01

Broker	ARTHUR J. GALLAGHER CANADA LIMITED 6380 LADY HAMMOND ROAD HALIFAX, NS B3K 2S3	Broker No: 1045
--------	---	-----------------

In consideration of the premium specified and the statements contained in the Declarations and of the Conditions and Stipulations contained herein and the Riders attached hereto, the Insurer agrees to insure the insured named in the Declarations to the extent provided by the Riders attached, subject to the limit of insurance applying, for the specified Policy Period.

1. NAME OF INSURED	HALIFAX COUNTY CONDOMINIUM CORPORATION #148							
2. POSTAL ADDRESS	C/O CEMANCO PROPERTY MANAGEMENT LIMITED, 339 HERRING COVE ROAD, SUITE 209 HALIFAX, NS B3R 1V5							
3. POLICY PERIOD FROM	MONTH	DAY	YEAR	TO	MONTH	DAY	YEAR	12:01 a.m., Standard Time at the Postal Address of the named insured as stated herein.
	1	19	2020		1	19	2021	
4. LOCATION AND CONSTRUCTION OF PROPERTY INSURED	LOCATION 1: 118-122 RUTLEDGE STREET BEDFORD, NS B4A 1X6				Walls: Frame Roof: Asphalt Storey(s): 3			
OCCUPIED BY INSURED AS	3 Attached 3 Storey Condo's - 36 Units							
OCCUPIED BY OTHERS AS								
5. LOSS, IF ANY PAYABLE TO (Absence of an entry indicates "Loss Payable To The Insured:")	<i>(The Standard Mortgagee Clause printed overleaf is applicable to real property only)</i>							

6. Insurance is provided, subject to the Declarations, Terms, Conditions of the Policy and its Riders, only for those coverages for which specific Riders are attached and for which a specific limit or amount of insurance and premium is shown hereunder.

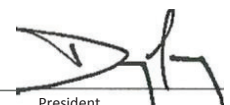
	RIDER NO.	DESCRIPTION OF COVERAGE	DEDUCTIBLE (\$)	CO-INSURANCE (%)	AMOUNT OF INSURANCE		PREMIUM (\$)
					LOCATION 1 (\$)		
PROPERTY	10502	Policy Conditions					INCLUDED
	10470	Building(s) (Includes Building & Contents)	2,500	90	6,473,369		8,298.00
	10471	Residential Condominium Corporation Enhancement					INCLUDED
	10495	Premium Property Extension					INCLUDED
	10013	Replacement Cost - Same Site Provision Excluded					INCLUDED
	10542	Earthquake Endorsement 3%, Minimum \$100,000 Deductible			INCLUDED		INCLUDED
	10543	Sewer Back Up Endorsement	5,000		INCLUDED		129.00
	10544	Flood Endorsement	25,000		INCLUDED		129.00
CRIME	10634	Crime Coverage			INCLUDED		125.00
	10636	Crime Declaration					INCLUDED
LIABILITY	40000	Commercial General Liability Policy			2,000,000		700.00
	40100	Commercial General Liability Declarations			(See Declarations)		INCLUDED
MISC	10187	Cyber Liability and Data Breach Response Insurance - \$50,000 aggregate					80.00
	10188	Cyber Liability and Data Breach Response Supplemental Declarations					INCLUDED
	10900	Equipment Breakdown Enhancement			INCLUDED		466.00
In Witness Whereof, WYNWARD INSURANCE GROUP, has executed and attested these presents but this policy shall not be valid unless counter-signed by a duly Authorized Representative of the Insurer.			Minimum Retained Premium \$500		Total Premium		\$10,327.00

Insured Copy

Date Printed: 02/Jan/2020

Authorized Representative

THIS POLICY CONTAINS A CLAUSE(S) THAT MAY LIMIT THE AMOUNT PAYABLE


President

Policy Renewal

POLICY DECLARATIONS

Policy No: 0204962CL01

Broker	ARTHUR J. GALLAGHER CANADA LIMITED 6380 LADY HAMMOND ROAD HALIFAX, NS B3K 2S3	Broker No: 1045
--------	---	-----------------

In consideration of the premium specified and the statements contained in the Declarations and of the Conditions and Stipulations contained herein and the Riders attached hereto, the Insurer agrees to insure the insured named in the Declarations to the extent provided by the Riders attached, subject to the limit of insurance applying, for the specified Policy Period.

1. NAME OF INSURED	HALIFAX COUNTY CONDOMINIUM CORPORATION #148							
2. POSTAL ADDRESS	C/O CEMANCO PROPERTY MANAGEMENT LIMITED, 339 HERRING COVE ROAD, SUITE 209 HALIFAX, NS B3R 1V5							
3. POLICY PERIOD FROM	MONTH	DAY	YEAR	TO	MONTH	DAY	YEAR	12:01 a.m., Standard Time at the Postal Address of the named insured as stated herein.
	1	19	2020		1	19	2021	
4. LOCATION AND CONSTRUCTION OF PROPERTY INSURED	LOCATION 1: 118-122 RUTLEDGE STREET BEDFORD, NS B4A 1X6				Walls: Frame			
	Walls: Frame				Roof: Asphalt			
	Roof: Asphalt				Storey(s): 3			
OCCUPIED BY INSURED AS	3 Attached 3 Storey Condo's - 36 Units							
OCCUPIED BY OTHERS AS								
5. LOSS, IF ANY PAYABLE TO (Absence of an entry indicates "Loss Payable To The Insured:")	<i>(The Standard Mortgagee Clause printed overleaf is applicable to real property only)</i>							

6. Insurance is provided, subject to the Declarations, Terms, Conditions of the Policy and its Riders, only for those coverages for which specific Riders are attached and for which a specific limit or amount of insurance and premium is shown hereunder.

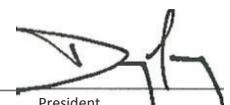
	RIDER NO.	DESCRIPTION OF COVERAGE	DEDUCTIBLE (\$)	CO-INSURANCE (%)	AMOUNT OF INSURANCE		PREMIUM (\$)
					LOCATION 1 (\$)		
P R O P E R T Y	10436	Water Damage Deductible Endorsement	5,000				INCLUDED
C R I M E							
L I A B I L I T Y	10276	Directors and Officers Liability Directors and Officers Liability Declarations			2,000,000		400.00 INCLUDED
					(See Declarations)		
M I S C							
In Witness Whereof, WYNWARD INSURANCE GROUP, has executed and attested these presents but this policy shall not be valid unless counter-signed by a duly Authorized Representative of the Insurer.				Minimum Retained Premium \$500	Total Premium		\$10,327.00

Insured Copy

Date Printed: 02/Jan/2020

Authorized Representative

THIS POLICY CONTAINS A CLAUSE(S) THAT MAY LIMIT THE AMOUNT PAYABLE


President

CRIME DECLARATIONS

POLICY NO. 0204962CL01

WYNWARD INSURANCE GROUP
(Herein called the Insurer)

Item 1 Insurance is provided only with respect to those of the following Insuring Agreements for which a Limit of Liability and a premium applicable thereto are shown:

Insuring Agreement	Coverage	Limits of Liability	Deductible
Insuring Agreement I	Employee Dishonesty Coverage – Form A	\$50,000	\$ 1,000
	Employee Dishonesty Coverage – Form B	\$ NOT COVERED	
Insuring Agreement II	Loss Inside the Premises Coverage	\$10,000	\$ 1,000
Insuring Agreement III	Loss Outside the Premises Coverage	\$10,000	\$ 1,000
Insuring Agreement IV	Money Order and Counterfeit Paper Currency Coverage	\$10,000	\$ 1,000
Insuring Agreement V	Depositors Forgery Coverage	\$10,000	\$ 1,000
Insuring Agreement VI	Credit Card Forgery Coverage Endorsement	\$10,000	\$ 1,000
Insuring Agreement VII	Computer Fraud and Fraudulent Instruction Coverage Endorsement	\$10,000	\$ 1,000

Total Premium \$ AS PER POLICY DECLARATIONS

Item 2 The liability of the Insurer is subject to the terms of the following endorsements when listed and attached hereto:

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

WYNWARD INSURANCE GROUP

COMMERCIAL GENERAL LIABILITY DECLARATIONS

Policy Number: 0204962CL01

Business Description: 36 Unit Condominium

Location of all Premises you own or occupy: As per Declarations

LIMITS OF INSURANCE

General Aggregate Limit	Each Occurrence Limit	Personal and Advertising Injury Limit	Tenant's Legal Liability Limit	Medical Expense Limit	Products-Completed Operations
\$5,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$25,000	Aggregate Limit: \$2,000,000
	Deductible \$1,000	Any One Person or Organization	At Any One Premises Deductible \$1,000	Any One Person	

Classification:	6650-1	Premium Basis:	Flat	Rate:	Flat	Deposit Premium:	Included
-----------------	--------	----------------	------	-------	------	------------------	----------

Minimum Retained Premium \$ As per Declarations **TOTAL PREMIUM** \$ As per Declarations

Endorsements and Coverages attached to this Policy:

COVERAGE	Limit of Liability (if applicable)
Non-Owned Automobile Policy (SPF 6)	\$2,000,000
Contractual Liability (SEF 96)	
Excluding Long-Term Leased Automobiles (SEF 99)	
Limited Fungi & Spores (10130)	\$250,000

**WYNWARD INSURANCE GROUP
DIRECTORS AND OFFICERS LIABILITY DECLARATIONS**

Policy Number: 0204962CL01

Business Description: 36 Unit Condominium

Limits of Insurance:	Aggregate Limit	\$ 2,000,000
	Each Claim Limit	\$ 2,000,000
	Deductible	\$ 1,000

Minimum Retained Premium	\$ As Per Declarations	TOTAL PREMIUM \$ As Per Declarations
--------------------------	------------------------	---

CYBER LIABILITY AND DATA BREACH RESPONSE SUPPLEMENTAL DECLARATIONS

Policy Number:	0204962CL01	
Business Description:	As Per Policy Declarations	
Policy Aggregate Limit of Liability		
Aggregate for all loss, including "claims expenses", subject to the following:		\$50,000
Information Security and Privacy Liability Limit:		\$50,000
Regulatory Defence and Penalties Aggregate Sublimit:		\$10,000
Website Media and Content Liability Limit:		\$50,000
PCI Fines, Expenses and Costs Aggregate Sublimit:		\$5,000
Cyber Extortion Aggregate Sublimit:		\$10,000
First Party Data Protection Aggregate Sublimit:		\$10,000
First Party Network Business Interruption Aggregate Sublimit:		\$10,000
Liability Retention Per "Claim" or Incident		
Retention:		\$2,500
First Party Network Business Interruption:		the greater of \$2,500 or income loss during 12 hour waiting period
Privacy Breach Response Services Limit of Coverage		
"Computer Expert Services", "Legal Services" and "Public Relations and Crisis Management Expenses" Limit:		\$25,000
Notified Individuals - "Notification Services", "Call Centre Services" and "Breach Resolution and Mitigation Services" Limit		5,000
Privacy Breach Response Services Retention (Each Incident)		
"Computer Expert Services", "Legal Services" and "Public Relations and Crisis Management Expenses":		\$2,500
Notified Individuals Threshold:		100
Retroactive Date		January 19, 2018
Optional Extension Period Length		Not Applicable

PERSONAL INFORMATION PROTECTION POLICY

Principles in Summary

At Wynward Insurance Group we are aware of the importance of maintaining the privacy of our customers. We take this responsibility very seriously. The Federal Government passed the Personal Information Protection and Electronic Documents Act (commonly referred to as PIPEDA) in order to ensure that an individual's personal information is not misused. The intent of this legislation is embodied in the following ten principles and we have adopted them:

1. **Accountability** – We are responsible for personal information under our control and have designated a Privacy Officer to ensure that our entire operation complies with the requirements of the privacy legislation.
2. **Identifying Purposes** – We will identify the purposes for which personal information is collected at or before the time the information is collected.
3. **Consent** – We will only collect, use or disclose your personal information with your knowledge and consent, and as accorded by law.
4. **Limiting Collection** – We will only collect personal information that is necessary for our defined purposes. This information will be collected by fair and lawful means.
5. **Limiting Use, Disclosure and Retention** – We will not use or disclose personal information for purposes other than for which it was collected, except with your consent or as required by law. We will keep your personal information only as long as necessary for the fulfillment of those purposes.
6. **Accuracy** – Personal information will be as accurate, complete and up-to-date as is necessary for the purpose for which it is used.
7. **Safeguards** – We will protect personal information by security safeguards that are appropriate to the sensitivity of the information.
8. **Openness** – We will make specific information about our policies and practices relating to the management of personal information readily available to our customers.
9. **Customer Access** – Upon request, a customer will be informed of the existence, use and disclosure of his or her personal information and will be given access to that information. A customer can challenge the accuracy and completeness of the information and have it amended as appropriate.
10. **Challenging Compliance** – A customer can challenge compliance with the above principles with our designated Privacy Officer.

Collecting, Using and Disclosing Information About You

We collect, use and disclose your personal information in order to provide you with the insurance protection that you have requested or in the case of a claimant to provide you with the compensation to which you are entitled. In order to do this, we use your personal information for the purpose of: establishing and maintaining communications with you; underwriting risks on a prudent basis; investigating and paying claims; detecting and preventing fraud; offering and providing products and services to meet your needs; compiling statistics and acting as required or authorized by law (the "Identified Purposes").

We take a global view of the Identified Purposes. In other words, we are not collecting personal information just for any one of the purposes, e.g. underwriting your policy. We are collecting the personal information for all of the Identified Purposes, so in effect you can expect that although we may initially use the data for underwriting your policy, we may later use it for claims purposes, and vice versa.

We only collect personal information that we require to provide you with the insurance protection that you have requested and to administer any claims that you may have. The type of personal information that we hold depends upon the type of your dealings with us, but may include: name, address, telephone number, date of birth, family status, marital status, occupation, medical and health records, assets, liabilities, income, credit rating, whether or not credit was extended or refused, credit and payment records, an individual's previous insurance experience including claims history, and an individual's previous driving record. We only use such information for the Identified Purposes.

By providing your broker or us with personal information, we consider that you do so with the knowledge and understanding that it is collected, used and disclosed for the Identified Purposes. Given the nature of the general insurance industry, consent may be implied in some circumstances. For example, we sometimes provide insurance or amendments to existing policies over the telephone, on short notice or with little written documentation. In these circumstances, it is impossible to obtain express written consent from you. By dealing with us on insurance related matters, we infer that we have your consent for the collection, use and disclosure of personal information necessary for the Identified Purposes.

You may withdraw your consent subject to legal or contractual obligations and on reasonable notice. Withdrawal of consent may limit our ability to provide you with the requested product or service. If you want to withdraw your consent, you should contact our designated Privacy Officer first to understand the implications of such withdrawal, and then if you choose to proceed, to give the requisite notice.

Protecting Your Privacy

Your personal information is kept in strict confidence. We maintain physical, electronic and procedural safeguards to protect your information from unauthorized access. We review our policies and practices, monitor our computer networks, test the strength of our security and monitor our compliance with relevant laws in order to help us ensure the safety of your personal information. We restrict access to your personal information to those employees whom we have determined need to know that information to provide products or services to you. In addition, all our employees are bound by a Confidentiality Agreement. Personal information is retained only as long as it is needed or to meet any legal, regulatory or tax requirements.

There are situations specific to the general insurance industry where we will disclose personal information as dictated by prudent insurance practices. For example, as part of the underwriting handling process, we may transfer personal information to other insurance companies including reinsurance companies which share in the risk. We may disclose personal information to information services for underwriting, claims, classification and rating purposes. We may also disclose personal information to businesses that provide goods and services to insurance companies and their customers, such as claims adjusters, appraisers and repair shops. As well, we may disclose personal information to insurance intermediaries, such as your broker. Only the information necessary for these services will be provided by us to these services providers, and it is done on the basis that they will maintain the confidentiality of the information.

We do not make any personal information available to affiliated organizations, such as subsidiaries, without your consent.

Accessing Your Personal Information

You have a right to submit a written request to access your personal information that is in our possession and make corrections to it. Such a request is to be made to our designated Privacy Officer, at the address listed below. We will respond to your request within 30 days or advise you if additional time is required to respond to your request.

There may be situations in which we are legally prohibited from allowing you access to your personal information. For example, we would be so prohibited if allowing you access to your personal information would likely reveal personal information about another person or other confidential information. If this is the case, we will advise you why, subject to any legal restrictions.

We may also charge you for providing access to personal information however we will only do so after advising you of the approximate cost. We will amend personal information that is demonstrated to be inaccurate or incomplete.

Further Information and Contact

If you have a questions or complaint regarding our privacy policies or procedures, you may contact the individual accountable for our personal information protection compliance:

Privacy Officer
Wynward Insurance Group 1240 -
One Lombard Place WINNIPEG,
Manitoba R3B 0V9

If you make an inquiry or lodge a complaint and are not satisfied with the outcome of that, you may challenge that outcome by writing a letter to our President, at the above address, requesting reconsideration of your matter. Our commitment is to promptly open a dialogue with you. If your concern remains unresolved to your satisfaction, you may address your concerns to the:

Privacy Commissioner of Canada 112
Kent Street
OTTAWA, ON K1A 1H3

Approved by The Insurance Bureau of Canada

IT IS HEREBY PROVIDED AND AGREED THAT:

- Breach of Conditions by Mortgagor, Owner or Occupant** - This insurance and every documented renewal thereof - AS TO THE INTEREST OF THE MORTGAGEE ONLY THEREIN - is and shall be in force notwithstanding any act, neglect, omission or misrepresentation attributable to the mortgagor, owner or occupant of the property insured, including transfer of interest, any vacancy or non-occupancy, or the occupation of the property for purposes more hazardous than specified in the description of the risk;
PROVIDED ALWAYS that the Mortgagee shall notify forthwith the Insurer (if known) of any vacancy or non-occupancy extending beyond thirty (30) consecutive days, or of any transfer of interest or increased hazard THAT SHALL COME TO HIS KNOWLEDGE, and that every increase of hazard (not permitted by the policy) shall be paid for by the Mortgagee - on reasonable demand - from the date such hazard existed, according to the established scale of rates for the acceptance of such increased hazard, during the continuance of this insurance.
- Right of Subrogation** - Whenever the Insurer pays the Mortgagee any loss award under this policy and claims that - as to the Mortgagor or Owner - no liability therefore existed, it shall be legally subrogated to all rights of the Mortgagee against the Insured; but any subrogation shall be limited to the amount of such loss payment and shall be subordinate and subject to the basic right of the Mortgagee to recover the full amount of its mortgage equity in priority to the Insurer; or the Insurer may at its option pay the Mortgagee all amounts due or to become due under the mortgage or on the security thereof, and shall thereupon receive a full assignment and transfer of the mortgage together with all securities held as collateral to the mortgage debt.
- Other Insurance** - If there be other valid and collectible insurance upon the property with loss payable to the Mortgagee - at law or in equity - then any amount payable thereunder shall be taken into account in determining the amount payable to the Mortgagee.
- Who May Give Proof of Loss** - In the absence of the Insured, or the inability, refusal or neglect of the Insured to give notice of loss or deliver the required Proof of Loss under the policy, then the Mortgagee may give the notice upon becoming aware of the loss and deliver as soon as practicable the Proof of Loss.
- Termination** - The term of this mortgage clause coincides with the term of the policy;
PROVIDED ALWAYS that the Insurer reserves the right to cancel the policy as provided by Statutory provision but agrees that the Insurer will neither terminate nor alter the policy to the prejudice of the Mortgagee without the notice stipulated in such Statutory provision.
- Foreclosure** - Should title or ownership to said property become vested in the Mortgagee and/or assigns as owner or purchaser under foreclosure or otherwise, this insurance shall continue until expiry or cancellation for the benefit of the said Mortgagee and/or assigns.

SUBJECT TO THE TERMS OF THIS MORTGAGE CLAUSE (and these shall supersede any policy provisions in conflict therewith BUT ONLY AS TO THE INTEREST OF THE MORTGAGEE), loss under this policy is made payable to the Mortgagee.

NOTICE CONCERNING PERSONAL INFORMATION

By purchasing insurance from Wynward Insurance Group, you provide us with your consent for the collection, use and disclosure of your personal information, including that previously collected, for the purpose of: communicating with you; assessing your application for insurance and underwriting your policies; evaluating claims; detecting and preventing fraud; analyzing business results and acting as required or authorized by law. You can obtain further information about our Personal Information Protection Policy from our Head Office or at www.wynward.com.

SHORT RATE CANCELLATION TABLE (% of premium to return)											
Does not apply to policies with term not equal to 12 months											
Time-on-Risk (Days)	Return %	Time-on-Risk (Days)	Return %	Time-on-Risk (Days)	Return %	Time-on-Risk (Days)	Return %	Time-on-Risk (Days)	Return %	Time-on-Risk (Days)	Return %
1	95	37 - 40	79	95 - 98	63	154 - 156	47	219 - 223	31	292 - 296	15
2	94	41 - 43	78	99 - 102	62	157 - 160	46	224 - 228	30	297 - 301	14
3 - 4	93	44 - 47	77	103 - 105	61	161 - 164	45	229 - 232	29	302 - 305	13
5 - 6	92	48 - 51	76	106 - 109	60	165 - 167	44	233 - 237	28	306 - 310	12
7 - 8	91	52 - 54	75	110 - 113	59	168 - 171	43	238 - 241	27	311 - 316	11
9 - 10	90	55 - 58	74	114 - 116	58	172 - 175	42	242 - 246	26	315 - 319	10
11 - 12	89	59 - 62	73	117 - 120	57	176 - 178	41	247 - 250	25	320 - 323	9
13 - 14	88	63 - 65	72	121 - 124	56	179 - 182	40	251 - 255	24	324 - 328	8
15 - 16	87	66 - 69	71	125 - 127	55	183 - 187	39	256 - 260	23	329 - 332	7
17 - 18	86	70 - 73	70	128 - 131	54	188 - 191	38	261 - 264	22	333 - 337	6
19 - 20	85	74 - 76	69	132 - 135	53	192 - 196	37	265 - 269	21	338 - 342	5
21 - 22	84	77 - 80	68	136 - 138	52	197 - 200	36	270 - 273	20	343 - 346	4
23 - 25	83	81 - 83	67	139 - 142	51	201 - 205	35	274 - 278	19	347 - 351	3
26 - 29	82	84 - 87	66	143 - 146	50	206 - 209	34	279 - 282	18	352 - 355	2
30 - 32	81	88 - 91	65	147 - 149	49	210 - 214	33	283 - 287	17	356 - 360	1
33 - 36	80	92 - 94	64	150 - 153	48	215 - 218	32	288 - 291	16	361 - 366	0

CANCELLATION OF POLICY

IN CONSIDERATION OF A RETURN PREMIUM TO BE CALCULATED AS PROVIDED IN THE POLICY CONDITIONS, I/WE HEREBY REQUEST CANCELLATION OF POLICY NO.....
AND ANY RENEWAL THEREOF, AS FROM THEDAY OF20..... AND I/WE HEREBY RELEASE THE INSURER FROM ALL LIABILITY UNDER THE SAID POLICY
INCLUDING RENEWAL THEREOF, AS FROM THE AFOREMENTIONED DATE OF CANCELATION.

DATED AT.....

INSURED

THIS.....DAY OF20.....*

PAYEE

EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT

As respects this **Equipment Breakdown Enhancement Endorsement**, this endorsement changes coverage provided by the following:

RESIDENTIAL CONDOMINIUM CORPORATION BROAD FORM 10470

We cover direct physical loss to Covered Property that is caused by an equipment breakdown.

If the policy to which this endorsement is attached provides business income coverage, the equipment breakdown coverage provided by this endorsement is extended to apply to such business income coverage. The coverage provided by this endorsement for business income is subject to the policy limit for the applicable business income coverage. Read the entire endorsement carefully to determine rights, duties and what is and is not covered.

RESIDENTIAL CONDOMINIUM CORPORATION BROAD FORM

3. DEDUCTIBLE

The following is added to Section 3. **DEDUCTIBLE:**

We pay only that part of your loss over the deductible amount indicated on the "Declarations Page" in any one equipment breakdown. The Equipment Breakdown deductible follows the Property deductible shown under Residential Condominium Corporation Broad Form.

6. EXCLUSIONS

A. EXCLUDED PROPERTY:

The following **Excluded Property** is deleted:

(m) (i) (ii)

The following **Excluded Property** is modified:

(e) electrical devices, appliances or wiring caused by artificially generated electrical currents, including arcing. This exclusion does not apply to loss or damage caused directly by resultant fire, explosion or equipment breakdown as described in Clause 19 (k);

B. EXCLUDED PERILS

The following **Excluded Perils** are deleted:

(d), (e) (iii) and (n) (i-vi)

D. DATA EXCLUSION

The following **Exclusion** is modified:

This Form does not insure:

(1) "data"; or

(2) loss or damage caused directly or indirectly by a "data problem". This exclusion (2) does not apply to loss or damage caused directly by resultant fire, explosion, smoke, leakage from "fire protective equipment" or equipment breakdown, all as described in Clause 19 (k).

7. EXTENSIONS OF COVERAGE

The following **Extensions of Coverage** are added as a part of and not in addition to the limit per loss:

(f) Pollutant Clean Up and Removal

We will pay for the Pollutant Clean Up and Removal for loss resulting from an equipment breakdown. The most we will pay for the Pollutant Clean Up and Removal is \$250,000 unless another limit is provided by the Deductible and Limits Exceptions Schedule to which this endorsement can be attached. In that case, the limit provided by the Deductible and Limits Exceptions Schedule will apply.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". But we will pay for testing which is performed in the course of extracting the "pollutants" from the land or water.

(g) Expediting Expenses

We will pay for the expediting expense loss resulting from an equipment breakdown with respect to your damaged Covered Property. We will pay the reasonable extra cost to:

(1) Make temporary repairs;

(2) Expedite permanent repairs; and

(3) Expedite permanent replacement.

Reasonable extra cost shall mean “the extra cost of temporary repair and of expediting the repair of such damaged equipment of the insured, including overtime and the extra cost of express or other rapid means of transportation.”

(h) Refrigerant Contamination

We will pay the loss from contamination by refrigerant used in refrigerating, cooling or humidity control equipment at the described premises as a result of an equipment breakdown.

The most we will pay for Refrigerant Contamination is \$250,000 unless another limit is provided by the Deductible and Limits Exceptions Schedule to which this endorsement can be attached. In that case, the limit provided by the Deductible and Limits Exceptions Schedule will apply.

(i) Spoilage

We will pay for loss of “perishable goods” due to spoilage resulting from lack of power, light, heat, steam or refrigeration caused by an equipment breakdown.

Fire, lightning, combustion explosion, windstorm or hail, weight of snow, ice or sleet, freezing, falling objects, smoke, aircraft or vehicles, riot or civil commotion, vandalism, sinkhole collapse, volcanic action, leakage from fire extinguishing equipment, water, water damage, earth movement or flood.

The most we will pay for Spoilage is \$250,000 unless another limit is provided by the Deductible and Limits Exceptions Schedule to which this endorsement can be attached. In that case, the limit provided by the Deductible and Limits Exceptions Schedule will apply.

(j) CFC Refrigerants

We will pay for the additional cost to repair or replace Covered Property because of the use or presence of a refrigerant containing CFC (chlorofluorocarbon) substances.

Additional costs mean those in excess of what would have been required to repair or replace Covered Property, had no CFC refrigerant been involved. We also pay for additional loss as described under the Spoilage or Loss of Income Coverages provided by this endorsement, caused by the presence of a refrigerant containing CFC substances.

We pay no more than the least of the following:

- (1) The cost to repair the damaged property and replace any lost CFC refrigerant;
- (2) The cost to repair the damaged property, retrofit the system to accept a non-CFC refrigerant, and charge the system with a non-CFC refrigerant; or
- (3) The cost to replace the system with one using a non-CFC refrigerant.

(k) Computer Equipment

We will pay for loss or damage to your “computer equipment” caused by an equipment breakdown.

(l) Service Interruption

Any insurance provided for Business Income, Extra Expense, Spoilage or Data Restoration is extended to apply to your loss, damage or expense caused by an equipment breakdown to equipment that is owned by a utility landlord or other supplier with whom you have a contract to supply you with any of the following services: electrical power, waste disposal, air conditioning, refrigeration, heating, natural gas, compressed air, water, steam, internet access, “cloud computing”, telecommunications services, wide area networks or data transmission. The equipment must meet the definition of equipment breakdown except that it is not Insured Property.

“Cloud computing” means on-demand network access to a shared pool of computing resources via networks, servers, storage, applications and services provided by an organization with whom you have a contract with using the following service models: Software as a Service (SaaS), Platform as a Service (PaaS) and Infrastructure as a Service (IaaS) on the following deployment models: public cloud, community cloud, hybrid cloud and private cloud.

(m) Data Restoration

We will pay for your reasonable and necessary cost to research, replace and restore the lost information on electronic media and records as a result of an equipment breakdown.

The most we will pay for Data Restoration is \$100,000.

(n) Unauthorized Instruction

We will pay for loss or damage to your “computer equipment” caused by an “unauthorized instruction” which results in an equipment breakdown.

“Unauthorized instruction” means a virus, harmful code or similar instruction introduced into or enacted on a computer system or a network to which it is connected, designed to damage or destroy any part of the system or

disrupt its normal operation.

(o) Risk Improvement

If Covered Property suffers direct physical loss or damage due to an equipment breakdown, we will pay for the insured to improve the “power quality” of the electrical system or equipment at the loss location where the equipment breakdown occurred. “Power quality” means the conditions that allow electrical systems or equipment to operate as intended by limiting voltage fluctuations and other power influences that would adversely affect the operational performance and/or reduce the reliability, or the life-span of the electrical system.

We will pay the reasonable extra cost to improve “power quality” for the following electrical systems and/or equipment improvements:

- (1) Installation of surge protection devices (SPD’s) which are installed at the loss location’s line disconnect, load disconnect, or on specific pieces of equipment and that are certified by Underwriter Laboratories (UL) or has an equivalent certification.

However SPD’s do not include any SPD’s which are cord-connected surge strips, direct plug-in SPD’s or receptacle SPD’s;

- (2) An upgrade and/or replacement of; electrical panels, switchgear and/or circuit breakers; or
- (3) Electrical wire and wiring improvements which include installation of; flexible conduit, junction boxes and/or ground wiring.

We will not pay more than 10%, to a maximum limit of \$10,000, of the loss amount paid. An invoice for implementation of this Additional Coverage must be sent to us within 180 days after the payment of the loss is received.

(p) Off- Premises Coverage

We will pay for loss or damage to Covered Property resulting from a covered equipment breakdown while temporarily at a premises or location that is not a described premises.

The most we will pay for Off-Premises Coverage is \$25,000.

(q) Temperature Fluctuation

We will pay for loss of “perishable goods” only caused by or resulting from any condition or event to Covered Property that can be resolved by calibrating, resetting, tightening, adjusting or cleaning. However, we will not pay for loss of “perishable goods” as a result of resetting the power supply to the Covered Property containing the “perishable goods”.

The most we will pay for this Temperature Fluctuation is \$5,000 including any insurance provided for Business Income or Extra Expense.

19. DEFINITIONS

The following **Definitions** are amended:

- (k) “Named Perils”** also means:

- (H) EQUIPMENT BREAKDOWN** as used herein means:

- (i)** Physical loss or damage both originating within:

- (a)** boilers, fired or unfired pressure vessels, vacuum vessels, and pressure piping, all normally subject to vacuum or internal pressure other than static pressure of contents, excluding:

- (i)** waste disposal piping;
- (ii)** and piping forming part of a fire protective system;
- (iii)** furnaces; and
- (iv)** any water piping other than:

- (a)** boiler feed water piping between the feed pump and the boiler;
- (b)** boiler condensate return piping; or
- (c)** water piping forming part of a refrigerating or air conditioning system used for cooling, humidifying or space heating purposes.

- (b)** All mechanical, electrical, “electronic equipment” or fiber optic equipment; and

- (ii)** Caused by, resulting from, or consisting of:

- (a)** Mechanical breakdown;
- (b)** Electrical or electronic breakdown and “electronic equipment deficiency”; or
- (c)** Rupture, bursting, bulging, implosion, or steam explosion.

However, equipment breakdown will not mean:

- (i) Physical loss or damage caused by or resulting from any of the following; however, if loss or damage not otherwise excluded results, then we will pay for such resulting damage:
 - (a) Wear and Tear;
 - (b) Rust or other corrosion, decay, deterioration, hidden or latent defect, mold or any other quality in property that causes it to damage or destroy itself;
 - (c) Smog;
 - (d) Settling, cracking, shrinking or expansion;
 - (e) Nesting or infestation, or discharge or release of waste products or secretions, by birds, rodents or other animals;
 - (f) Any accident, loss, damage, cost, claim, or expense, whether preventative, remedial, or otherwise, directly or indirectly arising out of or relating to the recognition, interpretation, calculation, comparison, differentiation, sequencing, or processing of data by any computer system including any hard- ware, programs or software;
 - (g) Scratching and marring.
- (ii) Loss, damage, cost or expense directly caused by, contributed to by, resulting from or arising out of the following causes of loss:
 - Fire, lightning, combustion explosion, windstorm or hail, weight of snow, ice or sleet, freezing, falling objects, smoke, aircraft or vehicles, riot or civil commotion, vandalism, sinkhole collapse, volcanic action, leakage from fire extinguishing equipment, water, water damage, earth movement or flood.

The following **Definitions** are added:

(u) **"Computer equipment"** means Covered Property that is electronic computer or other data processing equipment, including peripherals used in conjunction with such equipment, and electronic media and records.

(v) **"Electronic equipment"** means devices which operate using many small electrical parts such as, but not limited to, microchips, transistors or circuits.

(w) **"Electronic equipment deficiency"** means the quality or condition inside of "electronic equipment" which renders this equipment unexpectedly inoperable and which is operable again once a piece of "electronic equipment" has been replaced. However, "electronic equipment deficiency" will not include replacement of "electronic equipment" for any condition that could have been resolved without replacement of the "electronic equipment" including but not limited to "computer equipment" maintenance or the reinstallation or incompatibility of software.

(x) **"Perishable goods"** means stock preserved and maintained under controlled conditions and susceptible to loss or damage if the controlled conditions change.

20. EQUIPMENT BREAKDOWN CONDITIONS

1. Suspension

Whenever Covered Property is found to be in, or exposed to, a dangerous condition, any of our representatives may immediately suspend the insurance against loss to that Covered Property for the perils covered by this endorsement. Coverage can be suspended and possibly reinstated by delivering or mailing a written notice of suspension / coverage reinstatement to:

- (a) Your last known address; or
- (b) The address where the property is located.

If we suspend your insurance, you will get a pro rata refund of premium. But the suspension will be effective even if we have not yet made or offered a refund.

2. Jurisdictional Inspections

If any Covered Property under this endorsement requires inspection to comply with provincial or territorial boiler and pressure vessel regulations, we agree to perform such inspection on your behalf. We do not warrant that conditions are safe or healthful.

3. Environmental, Safety and Efficiency Improvements

If Covered Property requires replacement due to an equipment breakdown, we will pay your additional cost to replace with equipment that is better for the environment, safer, or more energy efficient than the equipment being replaced. However, we will not pay more than 150% of what the cost would have been to repair or replace with like kind and quality. This Condition does not apply to any property to which Actual Cash Value applies.

4. Green Environmental and Efficiency Improvements

If Covered Property requires repair or replacement due to an equipment breakdown, we will pay:

- (a) The lesser of the reasonable and necessary additional cost incurred by the insured to repair or replace physically damaged Covered Property with equipment of like kind and quality which qualifies as "green". Like kind and quality includes similar size and capacity.
- (b) The additional reasonable and necessary fees incurred by the insured for an accredited professional certified by a "green authority" to participate in the repair or replacement of physically damaged Covered Property as "green".
- (c) The additional reasonable and necessary cost incurred by the insured for certification or recertification of the repaired or replaced Covered Property as "green".
- (d) The additional reasonable and necessary cost incurred by the insured for "green" in the removal, disposal or recycling of damaged Covered Property.
- (e) The business interruption (if covered within the Policy to which this Equipment Breakdown Enhancement Endorsement is attached) loss during the additional time required for repair or replacement of Covered Property, consistent with "green", in the coverages above.

We will not pay more than 150%, to a maximum limit of \$100,000, of what the cost would have been to repair or replace with equipment of like kind and quality inclusive of fees, costs, and any business interruption loss incurred as stated above.

5. Green Environmental and Efficiency Improvements does not cover any of the following:

- (a) Covered Property does not include stock, raw materials, finished goods, "production machinery", merchandise, electronic data processing equipment not used in the functional support of the real property, process water, molds and dies, property in the open, property of others for which the insured is legally liable, or personal property of others.
- (b) Any loss adjusted on any valuation basis other than a repair or replacement basis as per the Valuation section of this policy.
- (c) Any loss covered under any other section of this policy.
- (d) Any cost incurred due to any law or ordinance with which the insured was legally obligated to comply prior to the time of the equipment breakdown.

"Green" means products, materials, methods and processes certified by a "green authority" that conserve natural resources, reduce energy or water consumption, avoid toxic or other polluting emissions or otherwise minimize environmental impact.

"Green Authority" means an authority on "green" buildings, products, materials, methods or processes certified and accepted by Leadership in Energy and Environmental Design (LEED®), Green Building Initiative Green Globes®, Energy Star Rating System or any other recognized "green" rating system.

"Production machinery" means any machine which processes, forms, shapes, or transports raw materials, materials in process, waste materials or finished products.