Wawanesa Insurance
100 - 4110 Yonge Street
Toronto, Ontario M2P 2B7

NEW

CONDOMINIUM SELECT INSURANCE POLICY

Policy Number: 7103930

NAMED INSURED:	FORDHAM / GOTHAM / RUTGERS CO - TENANCY
ADDITIONAL NAMED INSUREDS:	ALL REGISTERED UNIT OWNERS FROM TIME TO TIME AND ALL REGISTERED MORTGAGEES FROM TIME TO TIME
MAILING ADDRESS:	c/o Capital Integral Property Management 904 Lady Ellen Place Ottawa, Ontario K1Z 5L5
POLICY PERIOD:	FROM: October 21, 2019 TO: October 21, 2020 12:01 a.m. Standard Time at the Mailing Address of the Named Insured as stated herein
PREMIUM PAYABLE:	$3,551
MINIMUM RETAINED PREMIUM:	
BROKER:	ATRENS-COUNSEL INSURANCE BROKERS Part of Arthur J. Gallagher Canada Limited 7111 Syntex Drive, Suite 200 Mississauga ON L5N 8C3

Broker # 0781407

In Witness Whereof, the WAWANESA INSURANCE has executed and attested these presents but this Policy shall not be valid unless countersigned by a duly Authorized Representative of the Insurer.

President, Canadian P&C Operations
The Wawanesa Mutual Insurance Company

Authorized Representative
Atrens-Counsel Insurance Brokers
Part of Arthur J. Gallagher Canada Limited

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

NOTICE CONCERNING PERSONAL INFORMATION:

By purchasing insurance from WAWANESA INSURANCE, you have provided us with your consent to the collection, use and disclosure of your personal information, including that previously collected, for the purposes 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. We may also use your personal information to tell you about, offer or provide other services or products.

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CONDOMINIUM SELECT INSURANCE POLICY

Policy Number: 7103930

The Named Insured:
FORDHAM / GOTHAM / RUTGERS CO - TENANCY

Entity:
Condominium

Additonal Named Insureds:
ALL REGISTERED UNIT OWNERS FROM TIME TO TIME AND ALL REGISTERED MORTGAGEES FROM TIME TO TIME

Location of Premises
101-189 & 128-182 Fordham,
200-218 Rutgers,
300-352 & 301-353 Gotham Private,
Ottawa, Ontario
K2C 3Y4

Construction:
COMMON ELEMENTS - VARIOUS

Insured's Occupancy/Operations:
COMMON ELEMENTS ONLY

Occupancy by Others:

Loss, if any, is Payable to:

Policy Period: From: **October 21, 2019** To **October 21, 2020**
12:01 a.m. Standard Time at the Mailing Address of the Named Insured as stated herein

WAWANESA INSURANCE insures only the Coverages specifically indicated below.

In consideration of the premium stated, the insurer will indemnify the Insured with the terms and conditions of the Policy.

This Policy is issued subject to the declarations, coverage agreements, exclusions, definitions, conditions, and limits within the Condominium Select Insurance Policy Form, as well as, the riders or endorsements to the Policy which may from time to time be added to form part of the Policy.

SUMMARY OF COVERAGES AND LIMITS OF INSURANCE

FORM **AC-CS(01.18)**

COVERAGES	DED	CO-INS	LIMITS ($)	PREMIUM ($)
STATUTORY CONDITIONS				
STATUTORY CONDITIONS			Included	Included
DATA EXCLUSION ENDORSEMENT	ITEM 7. DATA EXCLUSION		Included	Included
PROPERTY				
ALL PROPERTY - BROAD FORM	$5,000	NC	$1,581,314	Included
NO CO-INSURANCE				
EXTRA EXPENSE			$500,000	Included
TRUSTEES FEES			$100,000	Included
LANDSCAPING			Included	Included
VALUABLE PAPERS			$250,000	Included
MASTER KEY			$100,000	Included
PROFESSIONAL FEES			$100,000	Included
LAND AND WATER POLLUTION CLEANUP			$50,000	Included
REPLACEMENT COST			Included	Included
BUSINESS INCOME INSURANCE			NOT APPLICABLE	N/A

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Policy Number: 7103930

Location of Premises
101-189 & 128-182 Fordham,
200-218 Rutgers,
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Ottawa, Ontario
K2C 3Y4

SUMMARY OF COVERAGES AND LIMITS OF INSURANCE CON'T

FORM AC-CS(01.18)

COVERAGES	DED	CO-INS	LIMITS ($)	PREMIUM ($)
EARTHQUAKE EXTENSION	5% OR		Included	Included
Minimum	$150,000			
FLOOD EXTENSION	$10,000		Included	Included
SEWER BACKUP	$5,000		Included	Included
WATER	$5,000		Included	Included
CRIME				
(I) EMPLOYEE DISHONESTY - FORM A			$25,000	Included
(II) LOSS INSIDE THE PREMISES			$25,000	Included
(III) LOSS OUTSIDE THE PREMISES			$25,000	Included
(IV) MONEY ORDERS AND COUNTERFEIT PAPER			$25,000	Included
(V) DEPOSITORS FORGERY			$25,000	Included
(VI) COMPUTER FRAUD OR FUNDS TRANSFER FRAUD			$25,000	Included
DIRECTORS' & OFFICERS' EXTENSION			Included	Included
PROPERTY MANAGERS' FORM			Included	Included
LIABILITY				
COV A & B - PERSONAL INJURY/PROP DAMAGE - EACH OCCURRENCE	See Below		$3,000,000	Included
PROPERTY DAMAGE	$1,000			
BODILY INJURY	$1,000			
COV A & B - PRODUCTS/COMPLETED OPERATIONS AGGREGATE			$3,000,000	Included
EMPLOYERS LIABILITY	nil		Included	Included
COV C - MEDICAL PAYMENTS EACH PERSON	nil		$2,500	Included
COV C - MEDICAL PAYMENTS EACH ACCIDENT	nil		$25,000	Included
COV D - TENANTS LEGAL LIABILITY ALL RISK	$1,000		$250,000	Included
COV E - EMPLOYEE BENEFITS EACH CLAIM	$1,000		$100,000	Included

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SUMMARY OF COVERAGES AND LIMITS OF INSURANCE CON'T

FORM AC-CS(01.18)

COVERAGES	DED	CO-INS	LIMITS ($)	PREMIUM ($)
COV E - EMPLOYEE BENEFITS AGGREGATE	nil		$300,000	Included
NON-OWNED AUTOMOBILE ANY ONE ACCIDENT (Subject to OEF #98B)	nil		$3,000,000	Included
PROPERTY MANAGER ADDITIONAL INSURED EXTENSION	nil		Included	Included
LIMITED POLLUTION LIABILITY COVERAGE	nil		$3,000,000	Included
DIRECTORS' & OFFICERS' LIABILITY	nil		N/A	N/A
PRIVACY BREACH	nil		$50,000	Included
Underwritten by Aviva Insurance Company Master Policy No. 81813579				
LEGAL EXPENSE				
Underwritten by certain Underwriters at Lloyd's Contract No. B1294L13134 through SWG				
Retroactive Date:	nil			
Insuring Agreements 1.1-1.6*				
*Subject to Legal Expense Endorsement #1				
ANY ONE CLAIM	nil		N/A	N/A
AGGREGATE			N/A	N/A
Insuring Agreements 1.7 Employment Disputes*				
*Subject to Legal Expense Endorsement #1 & #2				N/A
HUMAN RIGHTS DEFENCE COST				
EACH COMPLAINT	nil		N/A	N/A
AGGREGATE			N/A	
EQUIPMENT BREAKDOWN INSURANCE				
			$1,581,314	Included
REFRIGERATION & AIR CONDITIONING	$2,500			
ALL OTHER EQUIPMENT	$2,500			
EXTRA EXPENSE	24 Hours		$250,000	Included
COMMON EXCLUSIONS				
TERRORISM EXCLUSIONS			APPLICABLE TO ALL COVERAGES - PAGE 48	
FUNGI AND FUNGAL DERIVATIVES /			APPLICABLE TO ALL COVERAGES - PAGE 47	
ASBESTOS EXCLUSION			APPLICABLE TO LIABILITY COVERAGE ONLY - PAGE 47	

CHANGE:

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Location Premium $3,551