



REFERENCE No. KDM1659105

CONDOMINIUM CERTIFICATE OF INSURANCE

NAMED INSURED:	The Owners: Condominium Plan 9423146 o/a Renaissance Place		
MAILING ADDRESS:	c/o KDM Management Inc. #210, 150 Carleton Drive, St. Albert, AB T8N 6W2		
POLICY PERIOD:	From: October 1, 2023	To: October 1, 2024	
	12:01 AM standard time at the Postal Address of the Insured		
INSURED LOCATION:	9918 - 101 Street, Edmonton, AB T5K 2L1		
CONSTRUCTION:	Fire Resistive	Year Built: 1994	Building(s): 1 Square Feet: 154,400
OCCUPANCY:	Apartment	Residential Units: 190	Commercial Units: 0 Story(s): 19

Insurance is provided, subject to Declarations, along with Supplementary Declarations, Policy Conditions, Forms, Riders and Endorsements, if any, issued to form part thereof, complete the Policy.

SCHEDULE OF INSURANCE

	COVERAGE	DEDUCTIBLE	LIMIT
SECTION I	PROPERTY		
	All Property	\$25,000	\$53,685,000
	Sewer Back-up Coverage	\$100,000	Included
	Water Damage	\$100,000	Included
	Flood Damage	\$100,000	Included
	Earthquake Damage	5% / \$100,000 Min.	Included
SECTION II	COMMERCIAL GENERAL LIABILITY		
	Each Accident or Occurrence	\$2,500	\$10,000,000
SECTION III	COMMERCIAL UMBRELLA LIABILITY		
	Each Accident or Occurrence Limit	\$10,000	\$10,000,000
SECTION IV	DIRECTORS & OFFICERS LIABILITY		
	Each Loss Limit (Claims Made Basis)	\$2,500	\$2,000,000
SECTION V	EXCESS DIRECTORS & OFFICERS LIABILITY		
	Each Loss Limit (Claims Made Basis)	\$Nil	\$18,000,000
SECTION VI	COMPREHENSIVE CRIME		
	Employee Dishonesty Form A	\$Nil	\$1,000,000
SECTION VIII	EQUIPMENT BREAKDOWN		
	Direct Damage	\$1,000	\$53,685,000
	Expediting Expenses		Included
	Extra Expense		\$50,000
LOSS IF ANY PAYABLE TO:	Lenders and Mortgage Companies are referred to the provisions of the Alberta Condominium Property Act, Chapter C22, of the Revised Statutes of Alberta 2000; and to the by-laws of the above referenced Condominium Corporation with respect to placement of insurance, disbursement and utilization of the insurance proceeds. (The Standard Mortgage Clause is applicable unless Special Mortgage Clause attached)		


LIST OF INSURERS/SERVICE PROVIDERS

Insurance Company/Service Provider	Section	Policy No.
As per Subscribing Insurance Companies on file with HUB International Insurance Brokers	Property	KDM1659105
	Commercial General Liability	KDM1659105
	Excess Commercial Liability	KDM1659105
	Directors & Officers	KDM1659105
	Excess Directors & Officers	BSP80026
	Comprehensive Crime	BSP80026
	Equipment Breakdown	CMP81664991 -1659105

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

In witness whereof the Insurer has executed and attested these presents, but this Policy shall not be valid unless countersigned by a duly Authorized Representative of the Insurer

Dated: September 26, 2023

Per: 
(Authorized Representative) - Dawn Mitchell

Per: 
(Authorized Representative) - Marvin Pawlivsky

This is to certify that the policy of insurance as described above has been arranged through this office for the Condominium Corporation named above for whom this certificate is executed. The issuance of this certificate does not impose any responsibility upon HUB International Insurance Brokers or the Insurer(s) to maintain the coverage stated or advise of the termination of any policies beyond that required by the terms and conditions of these policies.



HUB International Insurance Brokers
#201, 5227 - 55 Avenue
Edmonton, AB, Canada T6B 3V1
T: (780) 482-6936
F: (780) 488-7077
www.hubinternational.com

September 26, 2023

The Owners: Condominium Plan 9423146 o/a Renaissance Place
9918 - 101 Street, Edmonton, AB T5K 2L1

ATTENTION: Board of Directors and all Members

RE: Condominium Property Act - Notification of Insurance Coverage Changes

As per Section 48 of the Condominium Property Act of Alberta, we here by give you notice of the following changes effective October 1, 2023 to the insurance coverage in place for The Owners: Condominium Plan 9423146 o/a Renaissance Place

a) The Replacement Value has been amended to \$53,685,000 as per the appraisal received in our office, or due to inflation.

b) The following deductibles have been amended as follows:

All Property	No Change.
Sewer Back-up Coverage	Changed from \$25,000 to \$100,000.
Water Damage	Changed from \$25,000 to \$100,000.
Flood Damage	Changed from \$25,000 to \$100,000.
Earthquake Damage	No Change.
Hail Damage	No Change.

Dawn Mitchell, FCIP, CRM, CAIB, ACCI Account Executive
(780) 453-8407
dawn.mitchell@hubinternational.com