



200-1167 Kensington Crescent NW, Calgary, AB T2N 1X7  
Tel.: 403-451-4132 | Fax: 403-313-3365 | Toll Free: 1-888-451-4132

## CERTIFICATE OF INSURANCE - N° 001

**THIS IS TO CERTIFY TO:** The Owners: Condominium Plan No. 8811100, known as CANDLEWOOD PARK, for itself and in its capacity as trustee for the Unit Owners and/or any Administrator or other agent designated in the Condominium By-Laws or under the Condominium Property Act and/or the Property Manager and/or the Contract Manager for the Condominium and/or their employees and/or the employees of the Corporation and/or the Board of Directors and/or the individual unit owners as their respective interests may appear.

that the following described policy(ies) or cover note(s) in force at this date have been effected to cover as shown below:

<b>NAMED INSURED:</b>	The Owners: Condominium Plan No. 8811100, known as CANDLEWOOD PARK
<b>ADDITIONAL INSURED:</b>	Karen King & Associates Inc., as Property Manager and only arising out of the operations of the Named Insured.
<b>LOCATION ADDRESS:</b>	219 90 AVE SE, Calgary, A T2J 0A3
<b>OPERATIONS:</b>	Condominium Corporation

As described herein, insurance has been arranged through this office for the Insured Named above on whose behalf this Certificate is executed, and we hereby certify that such insurances are in full force and effect as for which a policy number, period and limits are shown:

TYPE	INSURER	POLICY NO.	POLICY PERIOD <small>(12:01 a.m. standard time at the mailing address of the Insured as stated herein)</small>	LIMIT OF INSURANCE
All Property	Participation Insurers: As contracted by BFL CANADA Risk and Insurance Services Inc. (Authority: BFL CANADA Risk and Insurance Services Inc.)	BFL048811100	November 30, 2025 to November 30, 2026	\$28,485,000 "All Risk", Stated Amount Co-Insurance, Replacement Cost
Unit Owner Improvements and Betterments	NOT COVERED	NOT COVERED	NOT COVERED	NOT COVERED
Employee Dishonesty – Form A (Fidelity Bond)	As Per Policy Declaration Page	BFL048811100	November 30, 2025 to November 30, 2026	\$1,000,000 Limit
Commercial General Liability	As Per Policy Declaration Page	BFL048811100	November 30, 2025 to November 30, 2026	\$30,000,000 Each occurrence
Directors and Officers Liability (Claims Made Form)	As Per Policy Declaration Page	BFL048811100	November 30, 2025 to November 30, 2026	\$20,000,000 Limit of Liability and Aggregate
Equipment Breakdown	As Per Policy Declaration Page	BFL048811100	November 30, 2025 to November 30, 2026	\$28,485,000 Standard Comprehensive Policy

**ADDITIONAL INFORMATION:** This Certificate is issued specifically with respect to the following unit: **ALL UNITS**

**DEDUCTIBLES:**

\$15,000 All Other Losses    \$25,000 Water    \$25,000 Sewer Back-Up    5% Earthquake subject to (Minimum \$100,000)    \$25,000 Flood    \$50,000 Hail

**MORTGAGE HOLDER / LOSS PAYABLE:** Lenders and Mortgage Companies are referred to the provisions of the Alberta Condominium Property Act being Chapter C-22 of the Revised Statutes of Alberta 2000, and to the By-Laws of the above referenced Condominium Corporation with respect to placement of insurance and disbursement and utilization of insurance proceeds.

This certificate is issued as a matter of information only and is subject to all the limitations, exclusions and conditions of the above-listed policies as they now exist or may hereafter be endorsed.

Should one of the above-noted policies be cancelled before the expiry date shown, notice of cancellation will be delivered in accordance with the policy provisions. Limits shown above may be reduced by Claims or Expenses paid. Limits shown are in Canadian dollars.

As brokers, we are bound to remind you that insurance transactions between an Insured and an Insurer are based on good faith. To safeguard your insurance coverage and comply with policy conditions, you have an obligation, for the entire policy term, to promptly notify your Insurer of all changes relevant to the risk which might affect the Insurer's decisions as to coverage and premium. Please be aware that if you do not disclose all such information, Insurers may have the right to void the policy in its entirety, or sections thereof which may lead to claims not being covered. Please advise us of any material change so that we may notify your Insurer accordingly. If you have any questions, please do not hesitate to contact us.

**BFL CANADA Risk and Insurance Services Inc.**

Signed in Calgary on November 26, 2025

Per: \_\_\_\_\_

Authorized Representative - Judy Farrell