





CONDOMINIUM CERTIFICATE OF INSURANCE			
NAMED INSURED:	Condominium Corporation No. 0413443 o/a Villages of Applewood		
MAILING ADDRESS:	304, 1609-14 Street SW Calgary, AB T3C 1E4		
POLICY PERIOD:	From: October 15, 2025 To: October 15, 2026 12:01 AM standard time at the Postal Address of the Insured		
INSURED LOCATION:	1000 & 2000, 4003-5039 Applevillage Court SE Calgary, AB T2A 7Z7		
CONSTRUCTION:	Frame	Storey(s): Apartm	Building(s): 4 Square Feet: 145,620
OCCUPANCY:	2 Apartments, 2 Townhouses	Residential Units: 134	Commercial Units: 0 Year Built: 2005
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 Risks		
	All Property (as per the Condominium Corporation By-Laws)	\$25,000	\$40,407,000
	Improvements & Betterments	\$25,000	\$565,000
	Hail Damage	5%, Min \$50,000	Included
	Water Damage	\$50,000	Included
	Sewer Back-up Coverage	\$50,000	Included
	Flood Damage	\$50,000	Included
	Earthquake Damage	5%, Min \$100,000	Included
SECTION II	COMMERCIAL GENERAL LIABILITY		
	Bodily Injury & Property Damage	Per Occurrence \$1,000	\$10,000,000
	Tenants Legal Liability	(Broad Form) \$1,000	\$500,000
	Limited Pollution Liability Coverage	Aggregate \$1,000	\$1,000,000
	<i>**Additional Insured Endorsement: Property Manager - Karen King & Associates Inc.</i>		
SECTION III	DIRECTORS & OFFICERS LIABILITY & EXCESS LIABILITY		
	Each Loss Limit	(Claims Made Basis) Nil	\$20,000,000
SECTION IV	COMPREHENSIVE CRIME / FIDELITY BOND		
	Employee Dishonesty Form A	Nil	\$1,000,000
SECTION V	EQUIPMENT BREAKDOWN		
	Direct Damage	\$5,000	\$40,972,000
SECTION VI	VOLUNTEER ACCIDENT		
	Specific Loss Accident Indemnity	Aggregate Nil	\$200,000
SECTION VII	LEGAL EXPENSES		
	Enhanced Cover Plus, Retroactive Date Included (Claims Made Basis)	Aggregate Nil	\$1,000,000
SECTION X	TERRORISM		
		\$1,000	\$500,000
SECTION XI	CYBER		
		\$500	\$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	BINDER	
	Commercial General Liability	BINDER	
	Directors & Officers	BINDER	
	Comprehensive Crime	BINDER	
	Equipment Breakdown	BINDER	
	Volunteer Accident	BINDER	
	Legal Expense	BINDER	

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

This Policy shall not be valid unless countersigned by a duly Authorized Representative of the Insurer

Dated: October 14, 2025

HUB International Insurance Brokers

Per:  
Derek Johnson & Matt Bateman
(Authorized Representative)

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.

This certificate is for information purposes 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. If there is a discrepancy between this certificate and the policy documents the policy documents shall prevail.