

Rec'd July 2 2015

PEKA

Professional Property Management Ltd.

June 30, 2015

Dear Owner(s):

RE: Crossbow Point – Condo #0310034, red 0410395, red 0510165 - INSURANCE CERTIFICATE

On behalf of your Board of Directors we are pleased to provide you with a copy of the current year's Insurance Certificate. This policy is placed and paid for by your condominium corporation. Please review the certificate for the extent of the coverage provided.

Coverage Limitations:

(a) For conventional condominiums and bareland condominiums with managed property:

This insurance is designed to replace the building and its components in case of damage from an insurable risk against which the condominium is required to insure under the Condominium Property Act and the Corporation bylaws. This insurance does not provide coverage for your personal property, nor does it provide any personal liability coverage for you as an individual or coverage for loss of rental income.

(b) For bareland condominiums with no managed property:

This insurance does not provide coverage for building or betterments and improvements replacement or personal liability coverage.

Bylaws:

The Corporation Bylaws dictate what the condominium insurance policy must cover, including, if applicable, any unit betterments and improvements. Please familiarize yourself with the bylaws to determine your responsibilities as an owner with regard to the Corporation insurance. For those buildings that allow owners to report betterments and improvements to the Corporation, you can find a Betterments and Improvements Reporting Form on our website: <http://www.peka.ab.ca/forms.php>. The completed forms may be submitted to PEKA by email at info@peka.ca.

Deductibles:

Depending on the circumstances for a claim made against the condominiums insurance, the Corporation may assess all or a portion of the amount payable under the amount of the deductible back to your unit (for example, in the event that the damage was the result of the actions of the unit occupant). The water damage deductible at Crossbow Point is \$25,000. Owners should ensure their personal coverage reflects this new amount in the event a deductible is ever assessed back to the unit.

Protect Yourself and Your Assets:

Some bylaws require that owners carry a personal policy known as a Condominium Owner's Policy. We highly recommend that all owners strongly consider the same, even in the event that it is not specifically required under the bylaws. These policies are intended to be a supplement to the coverage afforded to the owners under the condominium policy. Condominium Owner's Policies vary, but generally cover unit contents, deductible assessments, betterments and improvements you have made to the unit, glass, and similar losses.

We wish you a safe and secure year.

Sincerely,



Gibson Rencz, Associate Broker
Condominium Property Manager
Acting as agent for Crossbow Point Condominium

105, 1002 8th Avenue, Canmore, Alberta T1W 0C4
T: (403) 678.6162 | F: (403) 678.4990 | E: info@peka.ca | W: www.peka.ca

Proudly serving Southern Alberta since 1978.

Important Recommendations and Tips for Condominium Owners:

Fire Safety:

- Exercise extreme caution when using candles. Lit candles should not be left unattended or allowed to burn to the bottom. They should be extinguished before leaving the room or going to sleep.
- Make sure fireplace and fuel burning appliances (if applicable) are properly maintained and inspected on a regular basis. Some condominiums inspect and clean the chimneys in the condominium for the unit owners. Please check the budget of your condominium to see if this is covered. If you own a fuel-burning appliance like a fireplace, consider installing a Carbon Monoxide detector.
- Once a year, arrange for a professional inspection and service of central furnaces, water heaters, fireplaces and wood stoves, including chimneys and chimney connectors.
- Teach your child about fire and control your child's access to fire. Keep a "kid-free" zone about 3 feet around the cooking area to ensure safety.
- Be cautious when cooking and using appliances. Unattended cooking leads to most fires.
- Determine the fastest way to evacuate the building from your home and practise using this route regularly.
- If you own a fire extinguisher, be sure that it is ULC or CSA approved and test it at least once each year.
- Propane tanks are extremely flammable. Please be sure your barbecue tank (if permitted by your Board of Directors) is in compliance with current safety regulations, stored properly and outside only.
- Smoke detectors save lives. Install a smoke detector on every level of your home, especially in bedroom areas. Test smoke detectors every six months and change the batteries regularly.
- Be careful when smoking and when dispensing of smoking materials, make sure ashtrays are large and deep so they do not tip over. Do not throw cigarette butts off of any balcony as nearby vegetation or grass may ignite.

For more information on fire safety, please visit <http://www.ofc.alberta.ca/safety-tips-resources.cfm>

Winter Water Safety:

Water damage can also cause significant losses within a unit. To help prevent pipes from bursting during the winter months, it is recommended that you:

- Keep the thermostat set at no less than 17 degrees Celsius.
- Do not leave your windows open during the winter months.
- If you shut off the water for the unit, be cautious not to shut off the main water line for the building and always consult with a plumber regarding effects on in floor heating systems, humidifiers and other plumbing systems.
- Owners are reminded to ensure all hoses are disconnected from exterior hose bibs. Connected hoses with water in them can cause freezing in the water line inside the building, bursting of pipes and very expensive and inconvenient water damage.
- Finally, it is good practice to have someone checking your unit weekly, if you're not a full time resident. This will help ensure that nothing wrong occurred in your absence. There may also be a clause in your contents insurance requiring regular checking of your unit in your absence.

Vacant Property Checks are available from PEKA for properties within the Town of Canmore. For details please contact us at 403-678-6162 or e-mail at info@peka.ca.



**CERTIFICATE OF INSURANCE
ROGERS INSURANCE LTD.
CONDOMINIUM CORPORATION INSURANCE PROGRAM**

CONDOMINIUM PLAN: CCN 0410395 & 0510165 - Crossbow Point
INSURED: The Board of Directors and/or the Owners of Condominium Plan No. # CCN 0410395 & 0510165 - Crossbow Point for itself and in its capacity as trustee for the Unit Owners and/or Administrator or other agent designated in the Condominium Bylaws or under the Condominium Property Act of Alberta and/or the Contract Manager for the Condominium and/or the employees of the Corporation and/or the individual Unit Owners as their respective interests may appear.

LOCATION INSURED: 155, 165 & 175 Crossbow Place, Canmore, AB T1W 3H7

ADDITIONAL INSURED: *Peka Professional Property Management Ltd. is added as an Additional Insured with respect only to the operations as property managers of the above named condominium corporation.*

POLICY PERIOD: June 5, 2015 to June 5, 2016
 (12:01 a.m. standard time at the mailing address of the Insured as stated herein)

INSURER:

Property	
Aviva Insurance Company of Canada	20.50%
Royal & Sun Alliance Insurance Company of	20.00%
Everest Insurance Company of Canada	10.00%
Economical Mutual Insurance Company	7.00%
Northbridge Insurance	5.00%
Wawanesa Mutual Company	4.00%
Tokio Marine	2.50%
Peace Hills Insurance	2.50%
SGI Canada	2.00%
Can-Sure Underwriting Ltd.	9.00%
Coleman Ambris LLP	17.50%
All Other Coverages	
Aviva Insurance Company of Canada	100.00%

POLICY NUMBER: Certificate #: 115 under Master Policy #: 81540678

LOSS IF ANY PAYABLE TO: Loss, if any, shall be payable in accordance with the provisions of the provincial legislation under which the "Condominium Corporation" is constituted. If the legislation has no such provision, loss, if any, shall be payable as stated on the "Declaration Page". Standard Mortgage Clause Applies.

COVERAGES

INSURANCE COVERAGE

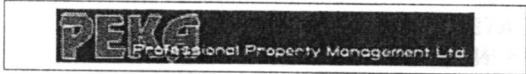
DEDUCTIBLE

Property:	"All Risk" as per policy wording: \$51,550,000. Limit	All Losses \$2,500 Except: Sewer Back-up \$25,000 Water Damage \$25,000 Flood \$25,000 Earthquake 5% MIN. \$100,000
Equipment Breakdown:	\$51,550,000. Limit	All Losses \$2,500
Crime:	\$10,000. Limit	
Commercial General Liability:	\$5,000,000. Limit	Property Damage \$1,000 Bodily Injury \$1,000
Directors & Officers Liability:	\$5,000,000. Limit	\$0

INSURANCE IS PROVIDED FOR ONLY THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE OR PREMIUM IS STATED.

BROKER:





**CERTIFICATE OF INSURANCE
ROGERS INSURANCE LTD.
CONDOMINIUM CORPORATION INSURANCE PROGRAM**

600, 1000 Centre Street North, Calgary, Alberta T2E 7W6

Contact Person: Wendy Wildeman

Direct: 403-717-4991 Toll Free: 1-800-565-8132 Fax: 403-296-2439
wwildeman@rogersinsurance.ca www.rogersinsurance.ca

Dated: June 05, 2015

This certificate does not constitute a policy. Please refer to the actual policy or phone our local office for further details.