
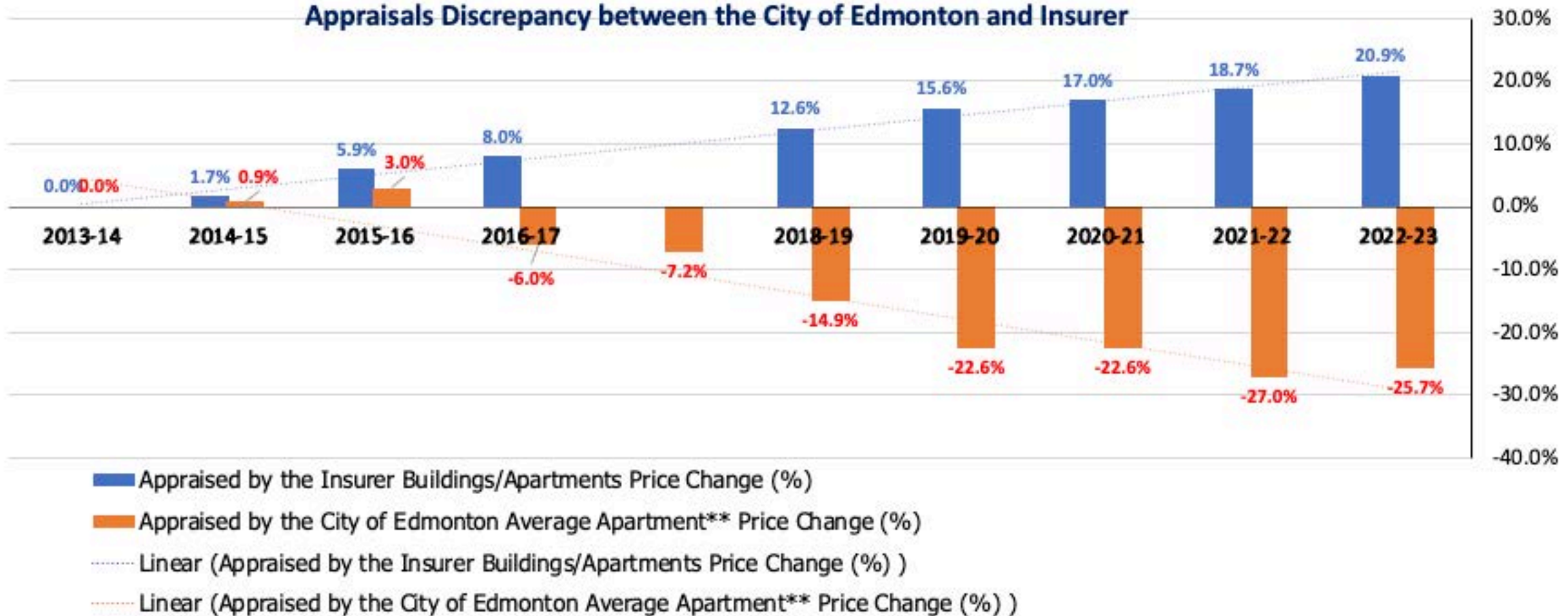


Years	Units & Common Property	Average Unit Cost* (Total Estimated Cost by Insurer Divided by Number of Units 82)	Average Apartment Appaisal by the City of Edmonton (Cad \$)	Appraised by the Insurer Buildings/Apartments Price Change (%)	Appraised by the City of Edmonton Average Apartment** Price Change (%)	Liability (Directors & Officers Liability)	Liability (Commercial General Liability)
2013-14	\$20,195,000	\$246,280.49	\$235,000.00	0.0%	0.0%	\$2,000,000	
2014-15	\$20,530,000	\$250,365.85	\$237,000.00	1.7%	0.9%	\$2,000,000	
2015-16	\$21,395,000	\$260,914.63	\$242,000.00	5.9%	3.0%	\$2,000,000	
2016-17	\$21,815,000	\$266,036.59	\$221,000.00	8.0%	-6.0%	\$2,000,000	
			\$218,000.00		-7.2%		
2018-19	\$22,730,000	\$277,195.12	\$200,000.00	12.6%	-14.9%		
2019-20	\$23,350,000	\$284,756.10	\$182,000.00	15.6%	-22.6%	\$20,000,000	\$30,000,000
2020-21	\$23,620,000	\$288,048.78	\$182,000.00	17.0%	-22.6%	\$20,000,000	\$30,000,000
2021-22	\$23,965,000	\$292,256.10	\$171,500.00	18.7%	-27.0%	\$2,000,000	\$10,000,000
2022-23	\$24,420,000	\$297,804.88	\$174,500.00	20.9%	-25.7%	\$2,000,000	\$10,000,000


 Appraisals discrepancy between the City of Edmonton 46.6%

Appraisals Discrepancy between the City of Edmonton and Insurer





HUB International Phoenix Insurance Brokers

10320 146 Street
Edmonton AB T5N 3A2
Telephone (780) 482-6936
Toll Free 1-800-563-5325
Fax (780) 488-7077

CONDOMINIUM CERTIFICATE OF INSURANCE

This is to certify that the policy of insurance as described below has been arranged through this office for the Condominium Corporation named below for whom this certificate is executed. The issuance of this certificate does not impose any responsibility upon HUB International Phoenix 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.

RE: Marquee at Terra Losa
Condominium Corporation No. 0624562
17407 & 17415 - 99 Avenue, Edmonton, AB T5T 0W8

INSURANCE COVERAGE

1. Units & Common Property	\$20,125,000.00	
Subject to a Deductible of:	\$2,500.00	All Losses Except:
	\$2,500.00	Deductible Glass Breakage Loss Claims
	\$25,000.00	Deductible Water Damage, Sewer Backup, & Sub-Surface Loss Claims
	\$2,500.00	Deductible Vacant Unit Loss Claims
	\$25,000.00	Deductible Flood Damage Loss Claims
5% (minimum \$100,000)		Deductible Earthquake Damage Loss Claims
2. Liability	\$2,000,000.00	Directors & Officers Legal Liability
	\$5,000,000.00	Commercial General Liability
	\$5,000,000.00	Umbrella Liability

POLICY NUMBER: CMP81302429 / 1659101

INSURER(S): Aviva Insurance Company of Canada
Catlin Canada Insurance Company
Ecclesiastical Insurance Company
Royal & Sun Alliance Insurance Company
Intact Insurance Company
Wynward Insurance Group
Peace Hills General Insurance Company

POLICY TERM: October 01, 2013 - October 01, 2014

Loss Payable in accordance with the provision of the Alberta Condominium Property Act and amendments and revisions thereto. 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.

For Condominium Unit Owners Information Only.

HUB International Phoenix Insurance Brokers

Dated: September 09, 2013

Per:

Authorized Representative

This Condominium Certificate of Insurance is issued as another courtesy service of HUB International Phoenix Insurance Brokers. If you require additional information, please feel free to contact our office.



HUB International Phoenix Insurance Brokers

10320 146 Street
Edmonton AB T5N 3A2
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CONDOMINIUM CERTIFICATE OF INSURANCE

This is to certify that the policy of insurance as described below has been arranged through this office for the Condominium Corporation named below for whom this certificate is executed. The issuance of this certificate does not impose any responsibility upon HUB International Phoenix 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.

RE: Condominium Corporation No. 0624562
Marquee at Terra Losa Condominium Corporation
17407 & 17415 - 99 Avenue, Edmonton, AB T5T 0W7 & T5T 0W8

INSURANCE COVERAGE

1. Units & Common Property	\$20,530,000	
Subject to a Deductible of:	\$2,500	All Losses Except:
	\$2,500	Deductible Glass Breakage Loss Claims
	\$10,000	Deductible Water Damage, Sewer Backup, & Sub-Surface Loss Claims
	\$2,500	Deductible Vacant Unit Loss Claims
	\$25,000	Deductible Flood Damage Loss Claims
5% (minimum \$100,000)		Deductible Earthquake Damage Loss Claims
2. Liability	\$2,000,000	Directors & Officers Legal Liability
	\$5,000,000	Commercial General Liability
	\$5,000,000	Umbrella Liability

POLICY NUMBER: CMP81302429 / 1659101

INSURER(S): Aviva Insurance Company of Canada
Catlin Canada Inc.
Intact Insurance Company
Peace Hills General Insurance Company
Royal & Sun Alliance Insurance Company
Wawanesa Mutual Insurance Company
Wynward Insurance Group

POLICY TERM: **October 01, 2014 - October 01, 2015**

Loss Payable in accordance with the provision of the Alberta Condominium Property Act and amendments and revisions thereto. 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.

For Condominium Unit Owners Information Only.

HUB International Phoenix Insurance Brokers

Dated: September 18, 2014

Per:

Authorized Representative

This Condominium Certificate of Insurance is issued as another courtesy service of HUB International Phoenix Insurance Brokers. If you require additional information, please feel free to contact our office.



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CONDOMINIUM CERTIFICATE OF INSURANCE

CERTIFICATE No. 1659101

NAMED INSURED: Condominium Corporation No. 0624562 o/a Marquee at Terra Losa
MAILING ADDRESS: #103, 205 Carnegie Drive, St. Albert, Alberta, T8N 5B2
POLICY PERIOD: From: October 01, 2015 To: October 01, 2016
 12:01 AM standard time at the Postal Address of the Insured
INSURED LOCATION: 17407 & 17415 - 99 Avenue, Edmonton, AB T5T 0W7 & T5T 0W8
CONSTRUCTION: Frame 4 Storey(s) 2 Building(s)
OCCUPANCY: Residential 82 Units Commercial 0 Units

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	\$2,500	\$21,395,000
	Sewer Back-up Coverage	\$10,000	Included
	Subsurface Damage	\$10,000	Included
	Water Damage	\$10,000	
	Flood Damage	\$25,000	Included
	Earthquake Damage	5% (minimum \$100,000)	Included
SECTION II	COMMERCIAL GENERAL LIABILITY		
	Each accident or occurrence		\$5,000,000
	Per occurrence Property Damage	\$2,500	
	Per occurrence Bodily Injury	\$2,500	
	Personal and Advertising Injury Limit		\$5,000,000
	General Aggregate Limit		\$5,000,000
	Products - Completed Operations Aggregate Limit		\$5,000,000
	Medical Payments		\$25,000
	Tenants Legal Liability - Any one premises	\$1,000	\$500,000
	NON-OWNED AUTOMOBILE COVERAGE		
	Third Party Liability		\$5,000,000
	Legal Liability for damage to hired automobiles	\$500	\$50,000
SECTION III	COMMERCIAL UMBRELLA LIABILITY		
	Each accident or occurrence Limit		\$5,000,000
	Personal and Advertising injury Limit		\$5,000,000
	Aggregate Limit		\$5,000,000
	Standard Excess automobile SPF#7		
	Self Insured Retention		\$10,000
	Underlying Insurance - Commercial Umbrella Liability		
	Commercial General Liability Policy - CMP81302429		\$5,000,000
	Non-Owned Automobile Policy = SPF#6 - CMP81302429		\$5,000,000
SECTION IV	DIRECTORS & OFFICERS LIABILITY		
	Each Loss Limit	\$2,500	\$2,000,000
	All Losses Limit		\$2,000,000
SECTION V	COMPREHENSIVE CRIME		
	Employee Dishonesty Form A	\$500	\$100,000
	Loss Inside the Premises	\$500	\$10,000
	Loss Outside the Premises	\$500	\$10,000
	Money Order and Counterfeit Paper Currency	\$500	\$10,000
	Depositors Forgery	\$500	\$10,000
SECTION VI	MISCELLANEOUS		
	Blanket Glass	\$1,000	Included
	Data Exclusion Endorsement		
	Terrorism Exclusion Endorsement		Included



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SECTION VII EQUIPMENT BREAKDOWN	
Direct Damage	\$1,000 \$21,395,000
Expediting Expenses	Included
Extra Expense	\$50,000
SECTION VIII VOLUNTEER ACCIDENT	
Specific Loss Accident Indemnity	\$200,000
Permanent Total Disability Indemnity	\$100,000
Weekly Accident Indemnity	\$350
Accident Reimbursement Indemnity	\$10,000
SECTION IX LEGAL EXPENSES	
Limit of Indemnity Any One Claim	\$150,000
Aggregate	\$500,000
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	Participation	Policy No.
Aviva Insurance Company of Canada	Property	28%	CMP81302429
	Commercial General Liability	100%	CMP81302429
	Commercial Umbrella Liability	100%	CMP81302429
	Comprehensive Crime	100%	CMP81302429
	Directors & Officers	100%	CMP81302429
	Equipment Breakdown	15%	CMP81664991
Canada Inc.	Property	12%	CMP81302429
Intact Insurance Company	Property	15%	CMP81302429
Peace Hills General Insurance Company	Property	10%	CMP81302429
Royal & Sun Alliance Insurance Company	Property	15%	CMP81302429
Wawanesa Mutual Insurance Company	Property	8%	CMP81302429
Wynward Insurance Group	Property	12%	CMP81302429
Western Life Assurance Company	AD&D	100%	HUBP1000
Lloyds London Insurance	Legal Expense	100%	2013592

Condominium Corporation No. 0624562 o/a Marquee at Terra Losa

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

HUB International Phoenix Insurance Brokers

Dated: September 21, 2015

Per: _____
 (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 Phoenix 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.



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CONDOMINIUM CERTIFICATE OF INSURANCE

CERTIFICATE No. 1659101

NAMED INSURED: Condominium Corporation No. 0624562 o/a Marquee at Terra Losa
MAILING ADDRESS: #103, 205 Carnegie Drive, St. Albert, Alberta, T8N 5B2
POLICY PERIOD: From: October 01, 2016 To: October 01, 2017
 12:01 AM standard time at the Postal Address of the Insured

INSURED LOCATION: 17407 & 17415 - 99 Avenue, Edmonton, AB T5T 0W7 & T5T 0W8
CONSTRUCTION: Frame 4 Storey(s) 2 Building(s)
OCCUPANCY: Residential 82 Units Commercial 0 Units

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	\$2,500	\$21,815,000
	Sewer Back-up Coverage	\$10,000	Included
	Subsurface Damage	\$10,000	Included
	Water Damage	\$10,000	Included
	Flood Damage	\$25,000	Included
	Earthquake Damage	5% (minimum \$100,000)	Included
SECTION II	COMMERCIAL GENERAL LIABILITY		
	Each Accident or Occurrence		\$5,000,000
	Per Occurrence Property Damage	\$2,500	
	Per Occurrence Bodily Injury	\$2,500	
	Personal and Advertising Injury Limit		\$5,000,000
	General Aggregate Limit		\$5,000,000
	Products - Completed Operations Aggregate Limit		\$5,000,000
	Medical Payments		\$25,000
	Tenants Legal Liability - Any One Premises	\$1,000	\$500,000
	NON-OWNED AUTOMOBILE COVERAGE		
	Third Party Liability		\$5,000,000
	Legal Liability for Damage to Hired Automobiles	\$500	\$50,000
SECTION III	COMMERCIAL UMBRELLA LIABILITY		
	Each Accident or Occurrence Limit		\$5,000,000
	Personal and Advertising Injury Limit		\$5,000,000
	Aggregate Limit		\$5,000,000
	Standard Excess Automobile SPF#7		
	Self Insured Retention		\$10,000
	Underlying Insurance - Commercial Umbrella Liability		
	Commercial General Liability Policy - 81302429		\$5,000,000
	Non-Owned Automobile Policy = SPF#6 - 81302429		\$5,000,000
SECTION IV	DIRECTORS & OFFICERS LIABILITY		
	Each Loss Limit	\$2,500	\$2,000,000
	All Losses Limit		\$2,000,000
SECTION V	COMPREHENSIVE CRIME		
	Employee Dishonesty Form A	\$500	\$100,000
	Loss Inside the Premises	\$500	\$10,000
	Loss Outside the Premises	\$500	\$10,000
	Money Order and Counterfeit Paper Currency	\$500	\$10,000
	Depositors Forgery	\$500	\$10,000
SECTION VI	MISCELLANEOUS		
	Blanket Glass	\$1,000	Included
	Data Exclusion Endorsement		
	Terrorism Exclusion Endorsement		Included



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SECTION VII EQUIPMENT BREAKDOWN		
Direct Damage		\$1,000 \$21,815,000
Expediting Expenses		Included
Extra Expense		\$50,000
SECTION VIII VOLUNTEER ACCIDENT		
Specific Loss Accident Indemnity		\$200,000
Permanent Total Disability Indemnity		\$100,000
Weekly Accident Indemnity		\$350
Accident Reimbursement Indemnity		\$10,000
SECTION IX LEGAL EXPENSE		
Limit of Indemnity Any One Claim		\$150,000
Aggregate		\$500,000
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	Participation	Policy No.
Aviva Insurance Company of Canada	Property	28%	81302429
	Commercial General Liability	100%	81302429
	Commercial Umbrella Liability	100%	81302429
	Comprehensive Crime	100%	81302429
	Directors & Officers	100%	81302429
	Equipment Breakdown	100%	81664991
Allianz Global Risks	Property	15%	81302429
Aviva in Canada Inc.	Property	10%	81302429
Core Mutual Insurance Company	Property	8%	81302429
Intact Insurance Company	Property	15%	81302429
Royal & Sun Alliance Insurance Company	Property	10%	81302429
Wawanesa Mutual Insurance Company	Property	5%	81302429
Wynward Insurance Group	Property	9%	81302429
Western Life Assurance Company	AD&D	100%	HUBP1000
Lloyds London Insurance	Legal Expense	100%	2013592


Condominium Corporation No. 0624562 o/a Marquee at Terra Rosa

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

HUB International Phoenix Insurance Brokers

Dated: September 21, 2016

Per: 
 (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 Phoenix 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.



CONDOMINIUM CERTIFICATE OF INSURANCE

This is to certify that the policy of insurance as described below has been arranged through this office for the Condominium Corporation named below 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.

RE: Condominium Corporation No. 0624562
Marquee at Terra Losa Condominium Corporation

17407 & 17415 - 99 Avenue, Edmonton, AB T5T 0W7 & T5T 0W8

INSURANCE COVERAGE

1. Units & Common Property	\$22,730,000	
Subject to a Deductible of:	\$5,000	All Losses Except:
	\$1,000	Deductible Glass Breakage Loss Claims
	\$25,000	Deductible Water Damage, Sewer Backup, & Sub-Surface Loss Claims
	\$25,000	Deductible Flood Damage Loss Claims
	5% (minimum \$100,000)	Deductible Earthquake Damage Loss Claims
2. Liability	\$20,000,000	Directors & Officers Legal Liability
	\$30,000,000	Commercial General Liability

POLICY NUMBER: 81302429/1659101

INSURER(S): Aviva Insurance Company of Canada
and as per Subscribing Companies arranged by HUB International Insurance Brokers

POLICY TERM: October 01, 2018 - October 01, 2019

Loss Payable in accordance with the provision of the Alberta Condominium Property Act and amendments and revisions thereto. 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.

For Condominium Unit Owners Information Only.

HUB International Insurance Brokers

Dated: September 13, 2018

Per:

Authorized Representative

This Condominium Certificate of Insurance is issued as another courtesy service of HUB International Insurance Brokers. If you require additional information, please feel free to contact our office.



CONDOMINIUM CERTIFICATE OF INSURANCE

This is to certify that the policy of insurance as described below has been arranged through this office for the Condominium Corporation named below 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.

RE: Condominium Corporation No. 0624562
Marquee at Terra Losa Condominium Corporation
17407 & 17415 - 99 Avenue, Edmonton, AB T5T 0W7 & T5T 0W8

INSURANCE COVERAGE

1. Units & Common Property	\$23,350,000	
Subject to a Deductible of:	\$5,000	All Losses Except:
	\$25,000	Deductible Water Damage, Sewer Backup, & Sub-Surface Loss Claims
	\$25,000	Deductible Flood Damage Loss Claims
	5% (minimum \$100,000)	Deductible Earthquake Damage Loss Claims
2. Liability	\$20,000,000	Directors & Officers Legal Liability
	\$30,000,000	Commercial General Liability

POLICY NUMBER: 81302429/1659101

INSURER(S): Aviva Insurance Company of Canada
and as per Subscribing Companies arranged by HUB International Insurance Brokers

POLICY TERM: October 01, 2019 - October 01, 2020

Loss Payable in accordance with the provision of the Alberta Condominium Property Act and amendments and revisions thereto. 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.

For Condominium Unit Owners Information Only.

HUB International Insurance Brokers

Dated: September 26, 2019

Per:

Authorized Representative

This Condominium Certificate of Insurance is issued as another courtesy service of HUB International Insurance Brokers. If you require additional information, please feel free to contact our office.



CONDOMINIUM CERTIFICATE OF INSURANCE

This is to certify that the policy of insurance as described below has been arranged through this office for the Condominium Corporation named below 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.

RE: Condominium Corporation No. 0624562 ✓
Marquee at Terra Losa Condominium Corporation
17407 & 17415 - 99 Avenue, Edmonton, AB T5T 0W7 & T5T 0W8

INSURANCE COVERAGE

1. Units & Common Property	\$23,620,000 ✓	
Subject to a Deductible of:	\$25,000	All Losses Except:
	\$25,000	Deductible Water Damage, Sewer Backup, & Sub-Surface Loss Claims
	\$25,000	Deductible Flood Damage Loss Claims
	5% (minimum \$100,000)	Deductible Earthquake Damage Loss Claims
2. Liability	\$20,000,000	Directors & Officers Legal Liability
	\$30,000,000	Commercial General Liability

POLICY NUMBER: KDM1659101
BSP80026

INSURER(S): Aviva Insurance Company of Canada
and as per Subscribing Companies arranged by HUB International Insurance Brokers

POLICY TERM: October 01, 2020 - October 01, 2021

Loss Payable in accordance with the provision of the Alberta Condominium Property Act and amendments and revisions thereto. 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.

For Condominium Unit Owners Information Only.

HUB International Insurance Brokers

Dated: September 21, 2020

Per:

Authorized Representative

This Condominium Certificate of Insurance is issued as another courtesy service of HUB International Insurance Brokers. If there are any differences between this Condominium Certificate of Insurance and the Policy Documents, the Policy Document Terms and Conditions apply. If you require additional information, please feel free to contact our office.



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CONDOMINIUM CERTIFICATE OF INSURANCE	
NAMED INSURED:	CONDOMINIUM CORPORATION NO. 0624562 o/a MARQUEE AT TERRA LOSA
PROPERTY MANAGEMENT COMPANY:	KDM Management Inc
MAILING ADDRESS:	C/o: KDM Management Inc., #210, 150 Carleton Drive, St. Albert, AB T8N 6W2
POLICY PERIOD:	From: October 1, 2021 To: October 1, 2022 12:01 AM standard time at the Postal Address of the Insured
INSURED LOCATION:	17407 & 17415 - 99 Avenue, Edmonton, AB T5T 0W7 & T5T 0W8
CONSTRUCTION:	Type: Frame Storey(s): 4 Building(s): 2
OCCUPANCY:	Residential Units: 82 Commercial Units: 0
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	\$23,965,000
	Sewer Back-up Coverage	\$50,000	Included
	Subsurface Damage	\$50,000	Included
	Water Damage	\$50,000	Included
	Flood Damage	\$50,000	Included
	Earthquake Damage	5% / \$100,000 min	Included
SECTION II	COMMERCIAL GENERAL LIABILITY		
	Each accident or occurrence Per occurrence Property Damage	\$2,500	\$10,000,000
SECTION III	COMMERCIAL UMBRELLA LIABILITY		
	Each accident or occurrence Limit	\$10,000	\$10,000,000
SECTION V	DIRECTORS & OFFICERS LIABILITY		
	Each Loss Limit (Claims Made Basis)	\$1,000	\$2,000,000
SECTION VI	EXCESS DIRECTORS & OFFICERS LIABILITY		
	Limit	\$1,000	\$18,000,000
SECTION VIII	COMPREHENSIVE CRIME Employee Dishonesty Form A	\$500	\$1,000,000
SECTION IV	EQUIPMENT BREAKDOWN		
	Direct Damage	\$1,000	\$23,965,000
SECTION X	VOLUNTEER ACCIDENT		
	Specific Loss Accident Indemnity		\$200,000
SECTION XI	LEGAL EXPENSES		
	Limit of Indemnity Any One Claim (Claims Made Basis)		\$250,000
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	KDM1659101
	Commercial General Liability	KDM1659101
	Commercial Umbrella Liability	KDM1659101
	Directors & Officers	KDM1659101
	Excess Directors & Officers	BSP80026
	Comprehensive Crime	BSP80026
	Equipment Breakdown	81664991
	Volunteer Accident	HUBP1000
	Legal Expense	BSP80026

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: September 29, 2021

HUB International Insurance Brokers
 Per: 
 (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.

September 29, 2021

CONDOMINIUM CORPORATION NO. 0624562 o/a MARQUEE AT TERRA LOSA
C/o: KDM Management Inc., #210, 150 Carleton Drive, St. Albert, AB T8N 6W2

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 hereby give you notice of the following changes effective
CONDOMINIUM CORPORATION NO. 0624562 o/a MARQUEE AT TERRA LOSA

- * Amount of Deductible
 - All losses amended to \$25,000.00
 - Sewer Back Up / Water Damage amended to \$50,000.00
 - Flood amended to \$50,000.00
 - Earthquake amended to 5% / \$100,000 min
- * Please note the following additions to the Permitted Exclusions
Communicable Disease Endorsement
- * The Replacement Value has been amended to **\$23,965,000.00** as per appraisal received in our office or due to inflation.



CONDOMINIUM CERTIFICATE OF INSURANCE			
NAMED INSURED:	Condominium Corporation No. 0624562 o/a Marquee at Terra Losa		
PROPERTY MANAGEMENT COMPANY:	KDM Management Inc		
MAILING ADDRESS:	C/O: KDM Management Inc. #210, 150 Carleton Drive, St. Albert, AB T8N 6W2		
POLICY PERIOD:	From:	October 1, 2022	To: October 1, 2023
INSURED LOCATION:	12:01 AM standard time at the Postal Address of the Insured 17407 & 17415 - 99 Avenue, Edmonton, AB T5T 0W7 & T5T 0W8		
CONSTRUCTION:	Frame	Storey(s): 4	Building(s): 2 Square Feet: 72650
OCCUPANCY:	Apartment	Residential Units: 82	Commercial Units: 0
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.			

COVERAGE		DEDUCTIBLE	LIMIT
SECTION I	PROPERTY		
	All Property	\$25,000	\$24,420,000
	Sewer Back-up Coverage	\$50,000	Included
	Water Damage	\$50,000	Included
	Flood Damage	\$50,000	Included
	Earthquake Damage	5% / \$100,000 Minimum	Included
	Fireplaces	\$0	Included
SECTION II	COMMERCIAL GENERAL LIABILITY		
	Each accident or occurrence	\$2,500	\$10,000,000
	Per occurrence Property Damage		
SECTION IV	DIRECTORS & OFFICERS LIABILITY		
	Each Loss Limit (Claims Made Basis)	\$1,000	\$2,000,000
SECTION VI	COMPREHENSIVE CRIME		
	Employee Dishonesty Form A	\$500	\$1,000,000
SECTION VII	EQUIPMENT BREAKDOWN		
	Direct Damage	\$1,000	\$24,420,000
SECTION VIII	VOLUNTEER ACCIDENT		
	Specific Loss Accident Indemnity	\$Nil	\$200,000
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)		

TOTAL PREMIUM PAYABLE

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	KDM1659101
	Commercial General Liability	KDM1659101
	Commercial Umbrella Liability	KDM1659101
	Directors & Officers	KDM1659101
	Excess Directors & Officers	BSP80026/KDM1659101
	Comprehensive Crime	BSP80026/KDM1659101
	Equipment Breakdown	CMP81664994/KDM1659101
	Volunteer Accident	HUBP1000
	Legal Expense	BSP80026/KDM1659101
	Crime	BSP80026/KDM1659101
	Terrorism	BSP80026/KDM1659101

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

HUB International Insurance Brokers

Dated: September 26, 2022

Per: 
 (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.



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

CONDOMINIUM CERTIFICATE OF INSURANCE	
NAMED INSURED:	Condominium Corporation No. 0624562 o/a Marquee at Terra Losa
PROPERTY MANAGEMENT COMPANY:	KDM Management Inc
MAILING ADDRESS:	C/O: KDM Management Inc. #210, 150 Carleton Drive, St. Albert, AB T8N 6W2
POLICY PERIOD:	From: October 1, 2022 To: October 1, 2023 12:01 AM standard time at the Postal Address of the Insured
INSURED LOCATION:	17407 & 17415 - 99 Avenue, Edmonton, AB T5T 0W7 & T5T 0W8
CONSTRUCTION:	Frame Storey(s): 4 Building(s): 2 Square Feet: 72650
OCCUPANCY:	Apartment Residential Units: 82 Commercial Units: 0
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		DEDUCTIBLE	LIMIT
SECTION I	PROPERTY		
	All Property	\$25,000	\$24,420,000
	Sewer Back-up Coverage	\$50,000	Included
	Water Damage	\$50,000	Included
	Flood Damage	\$50,000	Included
	Earthquake Damage	5% / \$100,000 Minimum	Included
	Fireplaces	\$0	Included
SECTION II	COMMERCIAL GENERAL LIABILITY		
	Each accident or occurrence	\$2,500	\$10,000,000
	Per occurrence Property Damage		
SECTION IV	DIRECTORS & OFFICERS LIABILITY		
	Each Loss Limit (Claims Made Basis)	\$1,000	\$2,000,000
SECTION VI	COMPREHENSIVE CRIME		
	Employee Dishonesty Form A	\$500	\$1,000,000
SECTION VII	EQUIPMENT BREAKDOWN		
	Direct Damage	\$1,000	\$24,420,000
SECTION VIII	VOLUNTEER ACCIDENT		
	Specific Loss Accident Indemnity	\$Nil	\$200,000
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)		

TOTAL PREMIUM PAYABLE

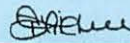
LIST OF INSURERS/SERVICE PROVIDERS		
Insurance Company/Service Provider	Section	Policy No.
As per Subscribing Insurance Companies on file with HUB International Insurance Brokers	Property	KDM1659101
	Commercial General Liability	KDM1659101
	Commercial Umbrella Liability	KDM1659101
	Directors & Officers	KDM1659101
	Excess Directors & Officers	BSP80026/KDM1659101
	Comprehensive Crime	BSP80026/KDM1659101
	Equipment Breakdown	CMP81664994/KDM1659101
	Volunteer Accident	HUBP1000
	Legal Expense	BSP80026/KDM1659101
	Crime	BSP80026/KDM1659101
	Terrorism	BSP80026/KDM1659101

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

HUB International Insurance Brokers

Dated: September 26, 2022

Per: 
(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.

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REFERENCE No. KDM1659101

CONDOMINIUM CERTIFICATE OF INSURANCE

NAMED INSURED:	Condominium Corporation No. 0624562 o/a Marquee at Terra Losa		
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:	17407 & 17415 - 99 Avenue, Edmonton, AB T5T 0W7 & T5T 0W8		
CONSTRUCTION:	Frame	Year Built: 2006	Building(s): 2 Square Feet: 72,650
OCCUPANCY:	Apartment	Residential Units: 82	Commercial Units: 0 Story(s): 4

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	\$24,885,000
	Sewer Back-up Coverage	\$50,000	Included
	Water Damage	\$50,000	Included
	Flood Damage	\$50,000	Included
	Earthquake Damage	5% / \$100,000 Min.	Included
	Hail Damage	10%/\$50,000 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	\$24,885,000
	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	KDM1659101
	Commercial General Liability	KDM1659101
	Excess Commercial Liability	KDM1659101
	Directors & Officers	KDM1659101
	Excess Directors & Officers	BSP80026
	Comprehensive Crime	BSP80026
	Equipment Breakdown	CMP81664991 -1659101

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.