

April 13, 2018

Owner(s) 1053 10 Street SW Calgary, Alberta T2R 1S8

VANTAGE POINTE CC 0712898 & 0510908

Dear Condominium Unit Owner:

On behalf of your Board of Directors we are pleased to provide you with a copy of the current year's Insurance Certificate for **Vantage Pointe.** This policy is placed and paid for by your condominium corporation.

This insurance is designed to replace the building and its components in case of damage or loss. This insurance does not provide coverage for your personal property, appliances and the contents of your unit, nor does it provide any personal liability coverage for you as an individual. We suggest that you review your own insurance with your insurance agent to determine that you have adequately protected your personal interests. Also, as deductibles have increased to significant amounts in recent months, we suggest that you contact your insurance agent with respect to buy-down of deductible insurance.

Annually, we recommend that you perform a fire safety check in your unit. The Calgary Fire Department makes recommendations, a few of which are:

- Exercise extreme caution when using candles
- Make sure fireplace and fuel burning appliances are properly used and maintained, and inspected on a regular basis. If you own a fuel-burning appliance like a fireplace, consider installing a Carbon Monoxide detector.
- Be cautious when cooking and using appliances, have your dryer vent cleaned annually.
- Determine the fastest way to evacuate the building from your unit and practice 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 a 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 and stored properly.
- 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. Don't flip cigarette butts off of balcony or extinguish them in potted plant material.

For details on these recommendations, please contact the City of Calgary Fire Prevention Bureau at 403 287 4220 or www.calgary.ca.

Thank you for thinking and acting to enhance your safety and peace of mind in case of a fire or other catastrophe.

Sincerely,

FOR THE BOARD OF DIRECTORS Vantage Pointe CC 0712898 & 0510908

FirstService Residential

Keelin Glendon Community Manager Keelin.glendon@fsresidential.com

KG/jp Encl.



200-1167 Kensington Crescent NW Calgary, AB T2N 1X7 T. 403 451-4132 | 1 888 451-4132 | F. 403 313-3365

CERTIFICATE OF INSURANCE N° CONDCO-321-2018-001

THIS IS TO CERTIFY TO:

Condominium Corporation No. 0712898 & 0510908, known as VANTAGE POINTE, 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:

NAMED INSURED: Condominium Corporation No. 0712898 & 0510908, known as VANTAGE POINTE

ADDITIONAL INSURED: FirstService Residential Alberta Ltd., as Property Manager and only arising out of the operations of the Named Insured.

LOCATION ADDRESS: 1053 - 10th Street SW, Calgary, AB T2R 1S6

DESCRIPTION OF OPERATIONS: 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	LIMIT OF INSURANCE
All Property	Participation Insurers: As contracted by BFL CANADA Insurance Services Inc. (Authority: BFL CANADA Insurance Services Inc.)	BFL040712898	February 28, 2018 to February 28, 2019	\$103,700,000 "All Risk", Replacement Cost, Stated Amount
Unit Owner Improvements and Betterments	As Per Policy Declaration Page	BFL040712898	February 28, 2018 to February 28, 2019	\$ 1,000,000 Limit
Commercial Blanket Bond, Form A	As Per Policy Declaration Page	BFL040712898	February 28, 2018 to February 28, 2019	\$1,000,000 Limit
Commercial General Liability	As Per Policy Declaration Page	BFL040712898	February 28, 2018 to February 28, 2019	\$30,000,000 Each occurrence
Directors and Officers Liability	As Per Policy Declaration Page	BFL040712898	February 28, 2018 to February 28, 2019	\$20,000,000 Limit of Liability and Aggregate
Equipment Breakdown	As Per Policy Declaration Page	BFL040712898	February 28, 2018 to February 28, 2019	\$104,700,000 Standard Comprehensive Policy

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

DEDUCTIBLES: \$100,000 Water \$25,000 Flood \$10,000 All Other Losses

\$100,000 Sewer Back-Up 5% Earthquake (subject to \$100,000 Minimum)

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.

BFL CANADA Insurance Services Inc.

Signed in Calgary on March 7, 2018 Per:

Authorized Representative

BFL CANADA Insurance Services Inc. bflcanada.ca