	181 University Ave, Suite 1700	Fel.: 416-599-5530 Fax: 416-599-5458 Foll Free: 1-800-668-5901	
Condo PROTECT	SUMMARY OF COVERAGES		
Named Insured	The Owners, Peel Condominium Corporation No. 27, acting on their own behalf or as a Condominium Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners		
Property Manager	Dove Square Property Management Inc.		
Policy Period	November 25, 2022 to November 25, 2023		
Policy Number	BFL04PCC0027		
Insured Location(s)	1-353 Fleetwood Crescent, Brampton, ON L6T 2E7		

## **INSURING AGREEMENT**

## PROPERTY (Appraisal: None)

	DEDUCTIBLE	LIMIT
All Property -NMA2918 War and Terrorism Exclusion Clause; LMA5019 Asbestos Endorsement; LMA5062 Fraudulent Claim Clause; LMA5060 Values Limitation Clause, Stated Amount Co- Insurance, Replacement Cost, Blanket By-Laws.		\$90,665,720
Property Extensions		Included
Lock & Key	\$2,500	\$25,000
Additional Living Expenses - Per Unit		\$50,000
Additional Living Expenses - Annual Aggregate		\$1,000,000
Excess Property Extensions - Annually Aggregated		Up to \$1,000,000
- Excludes all damage arising from the peril of Earthquake		
All Risks	\$50,000	
Glass - Named Perils	\$50,000	
Sewer Backup	\$50,000	
Water Damage	\$50,000	
Earthquake (Annual Aggregate)	3% (minimum \$100,000)	100% of the Policy Limit
Flood (Annual Aggregate)	\$50,000	100% of the Policy Limit
Hail	\$100,000	
Gross Rentals, 100% Co-Insurance, Indemnity Period (Months) : N/A	N/A	Not Covered

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	DEDUCTIBLE	LIMIT
Employee Dishonesty - Including Property Manager and Elected Officer Theft	Nil	\$1,000,000
Broad Form Money and Securities	Nil	\$10,000

## COMMERCIAL GENERAL LIABILITY

	DEDUCTIBLE	LIMIT
Bodily Injury & Property Damage	\$2,500	\$30,000,000
Non-Owned Automobile	\$2,500	\$30,000,000
Infectious Agent or Communicable Disease Exclusion – With		
Limited Exceptions		
Total Pollution Exclusion		



### **INSURING AGREEMENT**

## CONDOMINIUM DIRECTORS & OFFICERS LIABILITY

	DEDUCTIBLE	LIMIT
Claims Made Form - Including Property Manager	Nil	\$20,000,000
Privacy Event Expenses	Nil	\$50,000
Cyber Liability	Nil	\$50,000

## EQUIPMENT BREAKDOWN

	DEDUCTIBLE	LIMIT
Standard Comprehensive Form including Production Machines and Electronic Equipment	\$5,000	\$90,665,720
- Deductible Waiver Endorsement with respect to losses exceeding \$25,000		
Extra Expense – 100% available in first month	24 Hour Waiting Period	\$1,000,000
- Additional Living Expenses Endorsement - Per Unit		\$25,000
- Additional Living Expenses Endorsement - Annual Aggregate		\$1,000,000
Loss of Profits – Rents, Indemnity Period (Months): N/A	N/A	Not Covered

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	DEDUCTIBLE	LIMIT
Each Event	\$25,000	\$1,000,000
Aggregate Policy Limit		\$5,000,000

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	DEDUCTIBLE	LIMIT
Each Event	Nil	\$1,000,000
Annual Aggregate.		\$5,000,000

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	DEDUCTIBLE	LIMIT
Per Occurrence.	\$1,000	\$350,000
Annual Aggregate		\$350,000

#### Loss Payable

All Registered Unit Owners &/or other Mortgagees as their interest may appear and as shown in the Land Registration District Office applicable to the said Property.

This record sheet is intended for reference only. Please refer to your polic(ies) for complete details.