

KRUT AGENCIES LTD
106-1100 CONCORDIA AVE
WINNIPEG MB R2K 4B8

Directors' and Officers' Insurance Policy No.
1096425451



Call.

KRUT AGENCIES LTD at 204-669-4425



Click.

cooperators.ca



Come in.

KRUT AGENCIES LTD
106-1100 CONCORDIA AVE
WINNIPEG, MB R2K 4B8

OLD GRACE NOT FOR PROFIT HOUSING CO-OPERATIVE LTD
C/O THE OLD GRACE HOUSING CO-OP
100-200 ARLINGTON ST
WINNIPEG MB R3G 0W6

Your **business insurance** policy renewal

Your Certificate of Insurance

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Thank you for trusting The Co-operators with your Business Insurance needs. Please review your enclosed documents carefully.

Want access to your policy documents anytime, anywhere? Visit cooperators.ca/aclickaway to sign-up for an Online Services account today!

Our privacy statement, disclosure and agency compensation agreements can change from time to time. To read the latest version, visit cooperators.ca or contact our Privacy Office.

COVID-19 has brought many changes - especially in the ways we interact. As always, our clients and communities remain a top priority. We are taking steps to follow the recommendations of the Government of Canada and Public Health, by providing safe and convenient ways to stay connected.

- **Online** - visit us online for helpful tips and information including access to Online Services where you can manage your policy from the safety and comfort of home. Don't have an account? Register today.
- **Contactless payment** - enjoy the convenience of our website or mobile app.
- **Call or email your office** - we remain focused on helping clients through this difficult time. Increased call volumes may cause longer wait times and we appreciate your patience.

To help you get through these challenging times, we're providing additional support with:

Flexible payment options - to help ease unexpected financial pressures, we're committed to working individually with our clients on a case-by-case basis to find solutions that will meet their needs.

We recognize that clients will face unique needs and challenges as risks change and evolve, we hope these temporary measures will make a difference during this trying time. In the meantime - stay home, stay safe and if you need more information, please visit our website for updates.

Sign-up
for Online
Services
today!



With an Online Services account, you can:

- Update your profile and preferences
- View policy details
- Find, view and download documents related to your policies
- GO PAPERLESS!
- Make payments
- Start a claim and monitor its status

Visit cooperators.ca/aclickaway and sign-up today!

Already have an account? Your online experience just got better with new features, a new look and more self-serve options - check them out!



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youtube.com/CooperatorsInsurance

INSURED

OLD GRACE NOT FOR PROFIT HOUSING CO-OPERATIVE LTD
100-200 ARLINGTON ST
WINNIPEG MB R3G 0W6

This Certificate of Insurance summarizes your coverages, and shows your policy's effective and expiry dates.

Any premium reimbursement issued by Co-operators General Insurance Company, during the term of your policy, will be made payable to the payor on file, as per the information provided by the insured.

For more information on your property and liability coverages, refer to the Your Coverages section of this policy. For information on your policy coverages, refer to cooperators.ca.

PROGRAM: CHF Canada

Insurance is provided for only those operations, coverages and limits specifically indicated herein.

Declaration of Emergency - Extension of Termination or Expiry Date

Operations: Co-operatives - no mercantile occupancy

Directors' and Officers' Insurance Policy No.
1096425451

Underwritten by Co-operators General Insurance Company
(Hereinafter called the Insurer)

EFFECTIVE DATE

January 1, 2021 at 12:01 AM

EXPIRY DATE

January 1, 2022 at 12:01 AM

All times are local times at the postal address of the Insured.

Questions?

KRUT AGENCIES LTD at 204-669-4425
106-1100 CONCORDIA AVE
WINNIPEG, MB R2K 4B8

Directors' and Officers'

	DEDUCTIBLE	LIMIT
Directors' and Officers' and Employment Practices Liability Policy - Entity Form	\$1,000	\$2,000,000
Coverage A - Insured Persons' Liability Deductible	Nil	
Coverage B - Company Indemnification Liability Deductible	\$1,000	
Coverage C - Entity Liability Deductible	\$1,000	
Coverage D - Outside Directorship Liability Deductible	Nil	
Costs, Charges and Expenses Deductible	Nil	
Discovery Period: 12 Months/50% Annual Premium		
Prior or Pending Litigation Date: Jul 21, 2016		
Exclusions Amendment Endorsement		

Non-Taxable Premium	\$0.00
Taxable Premium	\$747.00
Tax	\$52.29
Total Policy Cost	\$799.29

The policy contains a clause that may limit the amount payable.

A handwritten signature in black ink that reads "Robert Wesseling". The signature is written in a cursive, flowing style.

Robert Wesseling
President and Chief Executive Officer
Authorized Signature of Insurer