

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
2-1271 SARGENT AVE
WINNIPEG MB R3E 0G3



Call.

KRUT AGENCIES LTD at 204-669-4425



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Come in.

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

Your updated business insurance policy

Your Certificate of Insurance

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Thank you for continuing to trust The Co-operators with your Business Insurance needs. Your policy has recently been updated - please review the enclosed documents carefully.

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



Summary of policy changes

The following changes were recently made to your policy:

CHANGED - Location 2 - 200 ARLINGTON AVE., WINNIPEG, Manitoba, R3G 0W6

INSURED

OLD GRACE NOT FOR PROFIT HOUSING CO-OPERATIVE LTD
2-1271 SARGENT AVE
WINNIPEG MB R3E 0G3

Business Insurance Policy No. 1096425450

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

This Certificate of Insurance summarizes your coverages, shows your policy's effective and expiry dates, and provides the cost for your recent policy changes.

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.

EFFECTIVE DATE

May 18, 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.

PROGRAM: CHF Canada

Questions?

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

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

Declaration of Emergency - Extension of Termination or Expiry Date

The following forms are applicable to all Property and Loss of Income coverages on this policy:

Insuring Agreements and Common Definitions, Exclusions and Conditions Forms (as per Province)

Communicable Disease Exclusion

Operations: Co-operatives - no mercantile occupancy

Location: 250,254,258 & 262, EVANSON STREET, WINNIPEG, MB R3G 2A5

	CO-INSURANCE	DEDUCTIBLE	LIMIT
Property			
Building Manuscript Form - FAL Commercial Property Form Including Actual Loss of Income - Housing Charges Building # 1: Housing Co-ops/Residential Condominiums - 4 UNITS - Town house - 2018 - 4788 Square feet 2nd Mortgagee - MANITOBA HOUSING AND RENEWAL CORPORATION, 200-352 DONALD ST, WINNIPEG MB, R3B 2H8		\$2,500	\$1,696,260
Miscellaneous Endorsement FAL Guaranteed Replacement Cost for Building			
Contents Manuscript Form #3 - (Associated with Building #1) - FAL Commercial Property Form Including Actual Loss of Income - Housing Charges		\$2,500	\$50,000
Earthquake Shock Endorsement		3%	
Flood Endorsement		\$10,000	

(continued)

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

Location: 250,254,258 & 262, EVANSON STREET, WINNIPEG, MB R3G 2A5 (continued)

	CO-INSURANCE	DEDUCTIBLE	LIMIT
CHF Canada Program - Extension of Coverage Limits Summary			

Loss of Income

Loss of Income Manuscript Form - FAL Commercial Property Form			\$64,904
Including Actual Loss of Income - Housing Charges			
Period of Indemnity: 12 Months			

Location: 200 ARLINGTON AVE., WINNIPEG, MB R3G 0W6

	CO-INSURANCE	DEDUCTIBLE	LIMIT
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Property

Building Manuscript Form - FAL Commercial Property Form Including Actual Loss of Income - Housing Charges		\$2,500	\$16,591,703
Building # 2: Housing Co-ops/Residential Condominiums - 60 UNITS - 2017 - 71788 Square feet			
2nd Mortgagee - MANITOBA HOUSING AND RENEWAL CORPORATION, 200-352 DONALD ST, WINNIPEG MB, R3B 2H8			
1st Mortgagee - ASSINIBOINE CREDIT UNION c/o 2ND FLOOR, 200 MAIN ST, PO BOX 2 STN MAIN, WINNIPEG MB, R3C 2G1			
Miscellaneous Endorsement			
FAL Guaranteed Replacement Cost for Building			
Contents Manuscript Form #4 - (Associated with Building #2) - FAL Commercial Property Form Including Actual Loss of Income - Housing Charges		\$2,500	\$50,000
Earthquake Shock Endorsement		3%	
Flood Endorsement		\$10,000	
CHF Canada Program - Extension of Coverage Limits Summary			

Loss of Income

Loss of Income Manuscript Form - FAL Commercial Property Form			\$877,000
Including Actual Loss of Income - Housing Charges			
Period of Indemnity: 12 Months			

Equipment Breakdown

Equipment Breakdown Form (Including Production Machinery)		\$2,500	\$16,641,703
Spoilage			\$100,000

	CO-INSURANCE	DEDUCTIBLE	LIMIT
Accident			
Blanket Accident Insurance Form			
Principal Sum			\$200,000
Weekly Indemnity-Temporary Total Disability			\$1,000
Blanket Medical Reimbursement			\$25,000
Aggregate Limit per Accident			\$5,000,000
Schedule of Insured Positions:			
Directors and Officers, Volunteers			
Miscellaneous Endorsement			
FAL Group Accident Insurance - Schedule of Insured persons and Benefits - Volunteers			
Crime			
Crime Standard Conditions Form			
Comprehensive Dishonesty, Disappearance and Destruction Form			
Employee Dishonesty Coverage - Commercial Blanket Bond			\$50,000
Money and Securities - Loss Inside the Premises			\$50,000
Money and Securities - Loss Outside the Premises			\$50,000
Money Orders and Counterfeit Paper Currency			\$50,000
Depositors Forgery			\$250,000
Credit Card, Debit Card or Automated Teller Card Fraud			\$25,000
Professional Fees			\$25,000
Amended Definition of Employee - Directors Endorsement			
Computer Fraud or Funds Transfer Fraud Endorsement			\$50,000
Money and Securities - Loss Outside the Premises Extension Endorsement			
Miscellaneous Endorsement			\$25,000
Credit Card, Debit Card Or Automated Teller Card Fraud			
Miscellaneous Endorsement			\$25,000
Professional Fees			
Liability			
Commercial General Liability Policy - Occurrence Basis			
Bodily Injury and Property Damage Liability			
Each Occurrence Limit			\$5,000,000
Products-Completed Operations Aggregate Limit			\$5,000,000
Each Occurrence Deductible - Property Damage		\$500	
Personal and Advertising Injury Liability			\$5,000,000
Medical Expense Limit - Any One Person			\$25,000
Tenants' Legal Liability Limit - Any One Premises			\$2,000,000
Each Occurrence Deductible - Property Damage		\$500	

(continued)

	CO-INSURANCE	DEDUCTIBLE	LIMIT
Abuse Limited Liability Coverage Endorsement			\$500,000
Additional Insured Endorsement - Miscellaneous MANITOBA HOUSING AND RENEWAL COR, THE CITY OF WINNIPEG, CORPORATE FINANCE INSURANCE SECTION, ASSINIBOINE CREDIT UNION			
Employee Benefits Errors and Omissions Liability Endorsement		\$500	\$2,000,000
Employers' Bodily Injury Liability Endorsement			
Forest Fire Fighting Expenses Endorsement		\$1,000	\$2,000,000
Fungi and Fungal Derivatives Limited Liability Endorsement - Products and Completed Operations and Premises		\$500	\$100,000
Miscellaneous Endorsement Elevator And/Or Hoist Collision Extension Endorsement		\$1,000	\$2,000,000
Miscellaneous Endorsement FAL Abuse Limited Liability Coverage Extension			
Miscellaneous Endorsement Amending Watercraft Exclusion in CGL			
Miscellaneous Endorsement Amending Notice of Termination Clause in CGL to 60 days			
Non-owned Automobile Liability			\$5,000,000
Contractual Liability Endorsement			
Legal Liability for Damage to Hired Vehicle Endorsement			\$100,000
Excluding Long Term Leased Vehicle Endorsement			
Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement			
Limited Pollution Liability Form - Claims Made		\$5,000	
Pollution Incident Limit			\$500,000
Aggregate Limit			\$500,000
Privacy Breach Liability – Claims Made & Reported			
Privacy Breach Liability – Claims Made & Reported			
Privacy Breach Liability			\$250,000
Privacy Breach Expense			\$25,000
Retroactive Date: Jan 01, 2018			
Non-Taxable Premium			\$26,110.00
Taxable Premium			\$0.00
Total Policy Cost for your change			\$0.00

Robert Wesseling

Robert Wesseling
President and Chief Executive Officer
Authorized Signature of Insurer