

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
2-1271 SARGENT AVE
WINNIPEG MB R3E 0G3

Your **business insurance** policy renewal



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

Want access to your policy documents anytime, anywhere? Visit cooperators.ca/onlineservices 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.

Need expert advice? We've got that covered too.

You can count on Co-operators for expert advice. As our valued client, you can enjoy the peace of mind that comes from complimentary access to:

Risk-free claims advice: Our Claims Guarantee lets you ask our experts for advice about a potential claim without having to worry. The information you share will not be used to increase your premiums or cancel your coverage. Call our claims experts at 1-877-682-5246 or 1-877-594-2667 in Quebec.

Cyber Security resources and advice: Business insurance clients get free access to the expert advice, loss prevention and risk management services of CyberScout®. Visit cooperators.breachresponse.ca and register with "Cooperators1" for **both** the username and password. Then, follow the prompts to create a personal account. You can also call CyberScout toll-free at 1-833-258-4394.

Legal assistance: Call our helpline and talk to a lawyer for confidential general legal assistance. It's an included service that covers almost any topic: from contract disputes to employment or business-related issues, property concerns, tax investigations, and more. Our Legal Assistance Helpline is available from 8 a.m. to midnight local time, and 24/7 in emergency situations. Simply call (toll-free) 1-855-953-1431.

This service is administered by ARAG Legal Solutions Inc.

Get Online Services today!



Now is the perfect time to explore Online Services, where you can securely access and manage your insurance, from anywhere, on any device and at any time.

- Go paperless with secure access to new policies and billing updates
- Make a payment and start a claim
- View and download policy documents*
- Update your profile and preferences

Put your mind at ease, get greener by selecting our paperless option, and get organized to easily manage your documents and billing updates! Discover what Online Services can do for you.

Scan and Sign-in today!

* Not all policies are available through your Online Services account.



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The cyber security advice your business needs to navigate a changing world.



In our increasingly connected world, cyber security affects businesses of every size and across all industries. In fact, 1 in 5 Canadian businesses report a cyber security incident each year.¹ As part of our commitment to you, we've enhanced the benefits automatically included with your policy.

Access to data breach and cyber security advice

As a Co-operators business insurance client, you can access the expert advice, loss prevention and risk management services of CyberScout®. As leaders in cyber security education, protection, and response since 2003, they offer:

Proactive loss prevention resources

Their online knowledgebase is filled with risk analysis tools, best practices, and templates to help you prevent inadvertent data exposures and identity theft.

Personalized support and crisis management

If you experience a breach, CyberScout® experts are standing by and ready to provide guidance, support, and remediation services.

Take advantage of the professional services CyberScout® offers by:

- Visiting cooperators.breachresponse.ca. Start your registration with "Cooperators1" for **both** the username and password. You will be prompted to create your own personal, secure account.
- Calling CyberScout® directly, toll-free at 1-833-258-4394.

Changes to your policy

Removal of the Declaration of Emergency in your policy

We added the Declaration of Emergency – Extension of Termination or Expiry Date provision to policy wordings in 2013. It was intended to prevent coverage interruptions during a significant community emergency, when it might be difficult to contact us.

Recently, extended national states of emergency tested the effectiveness of this wording and its rigid approach. After careful review, we found it necessary to make changes. We heard from clients it is confusing and the process too complex. We also realized it unintentionally increased situational inequality by treating all clients the same, regardless of circumstance.

With this renewal, we have removed the Declaration of Emergency – Extension of Termination or Expiry Date endorsement from your policy. We believe this will provide the flexibility needed for a better, more personalized approach.

We've added a new statement to our general practices about supporting clients during an emergency. This approach helps us offer support measures that are timely, designed to address the unique circumstances of each emergency situation, and easy for clients to understand.

We're proud of our history for supporting clients in times of need and we stand-by our reputation for acting as industry leaders during natural disasters. Your safety is our top priority and we'll be here when you need us. If there's an emergency in your community, we're committed to working with you and helping keep your policy in good standing, so that you have reasonable access to the coverage you need.

Enhancements to your policy

Need expert legal assistance?

Talk to a lawyer and enjoy confidential legal assistance at no additional cost. It's a new service included with your policy.

Our Legal Assistance Helpline provides you with easy, convenient access to general legal assistance. We've added this free service as a new benefit that is automatically included with your policy. It covers almost any topic from contract disputes to employment or business-related issues, property concerns, tax investigations, and more.

There's no limit on the number or length of your calls. Using the service is not considered a claim and it won't affect your policy. The Legal Assistance Helpline is available from 8 a.m. to midnight local time, and 24/7 in emergency situations.

To take advantage of this new service simply call toll-free at 1-855-953-1431.

This service is administered by ARAG Legal Solutions Inc.

Get more from your policy

We've simplified our Flood and Sewer Back-up protection to keep your business safe

Canadians are seeing record levels of property damage with more frequent and severe weather-related events. That's why we've made flood and sewer back-up coverage easy for business owners like you.

Our new combined Flood and Sewer Back-up Endorsement covers the most likely causes of water damage into one coverage solution. Contact us to learn about our flexible limits and deductible options, and for help finding the right level of coverage for your business.

INSURED

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

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

Directors' and Officers' Insurance Policy No.
1096425451

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

EFFECTIVE DATE

January 1, 2023 at 12:01 AM

EXPIRY DATE

January 1, 2024 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

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

Operations: Co-operatives - no mercantile occupancy

	DEDUCTIBLE	LIMIT
Directors' and Officers'		
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		\$1,197.00
Tax		\$83.79
Total Policy Cost		\$1,280.79

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 style with a large, stylized 'R' and 'W'.

Robert Wesseling
President and Chief Executive Officer
Authorized Signature of Insurer