

RECEIVED MAY 06 2009

# THE DOMINION

Canada's trusted insurance company

1700-777 8TH AVENUE S.W.  
CALGARY, ALBERTA  
T2P 3R5  
(403) 231-6600

\*\*\* STATEMENT OF ACCOUNT \*\*\*

APRIL 28 2009

OWNERS CONDO PLAN 8822999 C/O  
SUNREAL PROPERTY MGMT. LTD  
4945 49 ST  
RED DEER, ALTA  
T4N 1V1

ING & MCKEE INSURANCE LIMITED  
2830 BREMNER AVENUE  
RED DEER ALBERTA  
T4R 1M9  
(403) 346-5547

DIRECT BILL

PREMIUM THIS TRANSACTION ..... \$3,025.00  
PAYMENT RECEIVED ..... \$0.00  
TOTAL THIS TRANSACTION ..... \$3,025.00  
ACCOUNT BALANCE ..... \$3,025.00  
PAYMENT DUE DATE ..... 11/05/2009

THIS IS AN OFFER TO RENEW  
YOUR POLICY.

PLEASE MAKE CHEQUE PAYABLE TO  
THE DOMINION OF CANADA GENERAL  
INSURANCE COMPANY  
PLEASE WRITE YOUR POLICY NUMBER ON  
YOUR CHEQUE AND RETURN WITH THE  
BILLING STUB IN THE ENVELOPE PROVIDED

EFFECTIVE DATE ..... 11/05/2009  
RE: POLICY ..... CCP8355177

ITEMS RETURNED DUE TO INSUFFICIENT FUNDS ARE SUBJECT TO A \$30.00 ADMINISTRATION FEE.  
IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR BROKER.  
THANK YOU FOR LETTING US SERVE YOU.

DETACH STUB AND RETAIN TOP PORTION FOR YOUR RECORDS.

THE DOMINION OF CANADA GENERAL  
INSURANCE COMPANY

DO NOT SEND CASH

PLEASE WRITE YOUR POLICY NUMBER ON THE BACK OF YOUR CHEQUE  
AND RETURN WITH THIS BILLING STUB IN THE ENVELOPE PROVIDED.

POLICY NUMBER  
CCP8355177

INSURED'S NAME AND ADDRESS

CENTRE RETURN ADDRESS

DATE DUE  
11/05/2009

OWNERS CONDO PLAN 8822999 C/O  
SUNREAL PROPERTY MGMT. LTD  
4945 49 ST  
RED DEER, ALTA  
T4N 1V1

DOMINION OF CANADA  
P.O. BOX 8888 (MAIN)  
OAKVILLE, ONTARIO L6J 7S6  
6150418

AMOUNT DUE  
\$3,025.00

AMOUNT ENCLOSED

# THE DOMINION

## THE CANADIAN COMMERCIAL POLICY

Policy Number: CCP 8355177

NAME OF INSURED: OWNERS CONDO PLAN 8822999 C/O SUNREAL PROPERTY MGMT. LTD

MAILING ADDRESS: 4945 49 STREET  
RED DEER ALBERTA  
T4N1V1

POLICY PERIOD: FROM: 11 MAY 2009 TO: 11 MAY 2010  
12:01 a.m. Standard Time at the Mailing Address of the Named Insured as stated herein

TOTAL PREMIUM PAYABLE: \$ 3,025

BROKER: 0418 ING & MCKEE INSURANCE LIMITED  
2830 BREMNER AVENUE  
RED DEER ALBERTA  
T4R1M9  
PHONE # (403) 346-5547  
FAX # (403) 346-5507

IN WITNESS WHEREOF, THE INSURER HAS CAUSED THIS POLICY TO BE SIGNED BY ITS PRESIDENT BUT THIS POLICY SHALL NOT BE VALID UNTIL COUNTERSIGNED BY A DULY AUTHORIZED REPRESENTATIVE OF THE INSURER.

*George L. Cooke*  
PRESIDENT

*M. J. Placido*  
COUNTERSIGNED AUTHORIZED REPRESENTATIVE

INSURED'S ORIGINAL

THIS POLICY CONTAINS A CLAUSE THAT MAY LIMIT THE AMOUNT PAYABLE

# THE DOMINION

Number  
**CCP 8355177**

**THE CANADIAN COMMERCIAL POLICY**

The named insured  
**OWNERS CONDO PLAN 8822999 C/O SUNREAL PROPERTY MGMT. LTD**

Entity  
**CORPORATION**

Location of the premises (Location 1)  
**NW 1/4-38-38-1-W5M  
 SYLVAN LAKE ALBERTA T4S1T3**

Construction  
**VARIOUS STOREYS - SEE SCHEDULE**

Insured's occupancy/operations  
**CAMPGROUND CONDOMINIUM**

Occupancy by others  
**NONE**

Loss, if any, is payable to:  
**THE INSURED**

**POLICY PERIOD** FROM: 11 MAY 2009 TO: 11 MAY 2010  
 12:01 a.m. Standard Time at the Mailing Address of the Named Insured as stated herein

**This Policy insures only the Coverages specifically indicated below. Reference should be made to the applicable forms or riders for details.**

**SUMMARY OF COVERAGES AND LIMITS OF INSURANCE**

APPLICABLE FORMS	COVERAGES	DEDUCTIBLE (\$)	CO-IN-SURANCE	LIMITS OF INSURANCE (\$)	PREMIUM (\$)
550700	PROPERTY - Broad Form				
656200	CONDOMINIUM - BUILDING & CONTENTS	1,000	90%	215,748	
	BLANKET BY-LAWS				
	CO-INSURANCE WAIVER				
	INFLATION PROTECTION				
	FIRE DEPARTMENT CHARGES	1,000		10,000	
	MASTER KEY INSURANCE	1,000		10,000	
	AUTOMATIC FIRE SUPPRESSION SYSTEM	1,000		10,000	
	ARSON REWARD	1,000		5,000	
	EXTERIOR GLASS	1,000		5,000	
	EXTERIOR SIGNS	1,000		5,000	
	COVERAGE AWAY FROM "PREMISES"	1,000		10,000	
	PROFESSIONAL FEES	1,000		10,000	
	ACCOUNTS RECEIVABLE	1,000		10,000	
	VALUABLE PAPERS AND RECORDS	1,000		10,000	
	COMMON EXPENSE	1,000		25,000	
	TRUSTEES FEES	1,000		25,000	
	CONDOMINIUM UNIT-OWNERS CONTENTS	1,000			
	EXTRA EXPENSE			25,000	
	SEWER BACKUP	2,500			
	FLOOD	25,000			
	EARTHQUAKE	3%			
	Minimum	50,000			
				<b>LOCATION PREMIUM</b>	<b>1,402</b>

DECLARATION CONTINUED SEE NEXT PAGE

**INSURED'S ORIGINAL**

THIS POLICY CONTAINS A CLAUSE THAT MAY LIMIT THE AMOUNT PAYABLE

# THE DOMINION

Number  
**CCP 8355177**

**THE CANADIAN COMMERCIAL POLICY**

The named insured  
**OWNERS CONDO PLAN 8822999 C/O SUNREAL PROPERTY MGMT.  
LTD**

Entity  
**CORPORATION**

Location of the premises:  
**Applicable to all insured locations under this policy  
unless otherwise stated**

Insured's occupancy/operations  
**As known to Insurer**

**POLICY PERIOD** FROM: 11 MAY 2009 TO: 11 MAY 2010  
12:01 a.m. Standard Time at the Mailing Address of the Named Insured as stated herein

**This Policy insures only the Coverages specifically indicated below.  
Reference should be made to the applicable forms or riders for details.**

**SUMMARY OF COVERAGES AND LIMITS OF INSURANCE**

APPLICABLE FORMS	COVERAGES	DEDUCTIBLE (\$)	CO-IN-SURANCE	LIMITS OF INSURANCE (\$)	PREMIUM (\$)
558600	COMMERCIAL GENERAL LIABILITY EACH OCCURRENCE	See Below		2,000,000	
	Property Damage Deductible	1,000			
	PERSONAL AND ADVERTISING INJURY			2,000,000	
	MEDICAL EXPENSES - ANY ONE PERSON			2,500	
	GENERAL AGGREGATE			5,000,000	
	FUNGI OR SPORES	1,000		250,000	
	PRODUCTS - COMPLETED OPERATIONS			2,000,000	
566400	BROAD FORM P.D. COMPLETED OPERATIONS			Included	
558300	NON OWNED AUTOMOBILE RIDER			2,000,000	
602200	S.E.F. 99				
59460A	DIRECTORS' AND OFFICERS' LIABILITY CONDOMINIUM D & O LIABILITY	1,000		2,000,000	
				<b>LIABILITY PREMIUM</b>	<b>1,623</b>
				<b>MINIMUM RETAINED</b>	<b>0</b>

**INSURED'S ORIGINAL**

THIS POLICY CONTAINS A CLAUSE THAT MAY LIMIT THE AMOUNT PAYABLE



The  
**DOMINION OF CANADA**  
General Insurance Company

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**THE DOMINION OF CANADA GENERAL INSURANCE COMPANY**

**OUR COMMITMENT TO PROTECTING YOUR PRIVACY**

At The Dominion of Canada General Insurance Company, we are committed to safeguarding the personal information you provide to us. When purchasing insurance from The Dominion, you consent to us collecting, using and disclosing your personal information, including that previously collected, for the following purposes: communicating with you regarding your insurance policy; confirming information provided by you; evaluating and settling claims; detecting and preventing fraud; offering and providing products and services to meet your needs; analyzing risk and business results, and as required or authorized by law.

You may withdraw your consent, but doing so may prevent us from providing you with the requested product or service.

**We do not sell or otherwise market your personal information to third parties.**

If you would like to receive additional information regarding The Dominion's privacy policies and procedures, please visit our website at [www.thedominion.ca](http://www.thedominion.ca), or contact our Privacy Officer:

By Phone: 1-800-268-8447

By Mail: The Dominion of Canada  
General Insurance Company  
165 University Avenue  
Toronto, Ontario  
M5H 3B9

Attention: Privacy Officer

For all other inquiries, please contact your insurance broker.

We look forward to continuing to service your insurance needs.



The  
**DOMINION OF CANADA**  
General Insurance Company

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**The Dominion of Canada General Insurance Company supports  
the following Code of Consumer Rights and Responsibilities**

Insurance companies, along with the brokers and agents who sell home, auto and business insurance, are committed to safeguarding your rights when you shop for insurance and when you submit a claim following a loss. Your rights include the right to be informed fully, to be treated fairly, to timely complaint resolution, and to privacy. These rights are grounded in the contract between you and your insurer and the insurance laws of your province. With rights, however, come responsibilities including, for example, the expectation that you will provide complete and accurate information to your insurer. Your policy outlines other important responsibilities. Insurers and their distribution networks, and governments also have important roles to play in ensuring that your rights are protected.

**Right to Be Informed**

You can expect to access clear information about your policy, your coverage, and the claims settlement process. You have the right to an easy-to-understand explanation of how insurance works and how it will meet your needs. You also have a right to know how insurers calculate price based on relevant facts. You have the right to ask who is providing compensation to your broker or agent for the sale of your insurance. Your broker or agent will provide information detailing for you how he or she is paid, by whom, and in what ways. Insurance companies will disclose their compensation arrangements with their distribution networks. Brokers and agents are committed to providing information relating to ownership, financing, and other relevant facts.

**Responsibility to Ask Questions and Share Information**

To safeguard your right to purchase appropriate coverage at a competitive price, you should ask questions about your policy so that you understand what it covers and what your obligations are under it. You can access information through brochures and websites, as well as through one-on-one meetings with your broker, agent, or company representative. You have the option to shop the marketplace for the combination of coverages and service levels that best suits your insurance needs. To maintain your protection against loss, you must promptly inform your insurance company or broker or agent of any change in your circumstances.

**Right to Complaint Resolution**

Insurance companies, their brokers and agents are committed to high standards of customer service. If you have a complaint about the service you have received, you have a right to access your company's complaint resolution process. Your insurer, agent or broker can provide you with information about how you can ensure that your complaint is heard and promptly handled. Disputes involving claims settlement matters may be handled by the independent General Insurance OmbudService [www.gio-scad.org](http://www.gio-scad.org) where your complaint may be referred to an independent mediator.

**Responsibility to Resolve Disputes**

You should always enter into the dispute resolution process in good faith, provide required information in a timely manner, and remain open to recommendations made by independent observers as part of that process.

**Right to Professional Service**

You have the right to deal with insurance professionals who exhibit a high ethical standard, which includes acting with honesty, integrity fairness and skill. Brokers and agents must exhibit extensive knowledge of the product, its coverages and its limitations in order to best serve you. These standards are outlined in A Consumer's Guide to Property and Casualty Insurance Transactions, supported by members of the Insurance Brokers Association of Canada.

**Right to Privacy**

Because it is important for you to disclose any and all information required by an insurer to provide the insurance coverage that best suits you, you have the right to know that your information will be used for the purpose set out in the privacy statement made available to you by your broker, agent or insurance representative. This information will not be disclosed to anyone except as permitted by law. You should know that insurers are subject to Canada's privacy laws.

**POLICY CONDITIONS**  
(Provinces other than Quebec)

THIS POLICY IS MADE AND ACCEPTED SUBJECT TO THE FOLLOWING CONDITIONS AND EXCLUSIONS WHICH ARE MADE A PART OF THIS POLICY TOGETHER WITH SUCH OTHER PROVISIONS, AGREEMENTS OR CONDITIONS AS MAY BE ENDORSED OR ADDED TO THE POLICY.

POLICY  
CONDITIONS

**STATUTORY CONDITIONS AND/OR POLICY CONDITIONS**

The following policy conditions, as modified or supplemented by the attached forms or endorsements, apply to all perils insured by this Policy (including fire) and to all Sections of the Policy.

**MISREPRESENTATION**

1. If a person applying for insurance falsely describes the property to the prejudice of the Insurer, or misrepresents or fraudulently omits to communicate any circumstance that is material to be made known to the Insurer in order to enable it to judge of the risk to be undertaken, the contract is void as to any property in relation to which the misrepresentation or omission is material.

**PROPERTY OF OTHERS**

2. Unless otherwise specifically stated in the contract, the Insurer is not liable for loss or damage to property owned by any person other than the Insured, unless the interest of the Insured in such property is stated in the contract.

**CHANGE OF INTEREST**

3. The Insurer is liable for loss or damage occurring after an authorized assignment under the Bankruptcy Act (Canada) or change of title by succession, by operation of law, or by death.

**MATERIAL CHANGE**

4. Any change material to the risk and within the control and knowledge of the Insured avoids the contract as to the part affected by the change, unless the change is promptly notified in writing to the Insurer or its local agent. The Insurer, when so notified, may return the unearned portion, if any, of the premium paid and cancel the contract. Alternatively, the Insurer may notify the Insured in writing that, if the Insured desires the contract to continue in force, the Insured must, within fifteen days of the receipt of the notice, pay to the Insurer an additional premium. In default of such payment the contract is no longer in force and the Insurer shall return the unearned portion, if any, of the premium paid.

**TERMINATION**

5. (1) This contract may be terminated,
  - (a) by the Insurer giving to the Insured written notice of termination at least:
    - (i) five days before the effective date of termination if personally delivered;
    - (ii) fifteen days before the effective date of termination if the contract is terminated by registered mail for nonpayment of premium; or
    - (iii) thirty days before the effective date of termination if the contract is terminated by registered mail for any other reason.
  - (b) by the Insured at any time on request.
- (2) If this contract is terminated by the Insurer,
  - (a) the Insurer shall refund the excess of premium actually paid by the Insured over the proportionate premium for the expired time, subject to any minimum retained premium specified; and
  - (b) the refund shall accompany the notice, unless the premium is subject to adjustment or determination as to amount, in which case the refund shall be made as soon as practicable.
- (3) If this contract is terminated by the Insured, the Insurer shall refund as soon as practicable the excess of premium actually paid by the Insured over the short rate premium for the expired time, but in no event shall the short rate premium for the expired time be deemed to be less than any minimum retained premium specified.
- (4) The refund may be made by money, postal or express company money order or cheque payable at par.
- (5) The fifteen and thirty days mentioned in clauses (1)(a)(ii) and (iii) of this condition commence to run on the day following the receipt of the registered letter at the post office to which it is addressed.

**REQUIREMENTS AFTER LOSS**

6. (1) Upon the occurrence of any loss of or damage to the insured property, the Insured shall, if the loss or damage is covered by the contract, in addition to observing the requirements of conditions 9, 10 and 11,
  - (a) immediately give notice of the loss or damage in writing to the Insurer;
  - (b) deliver as soon as practicable to the insurer a proof of loss verified by a statutory declaration,
    - (i) giving a complete inventory of the lost or damaged property and showing in detail quantities, costs, actual cash value and particulars of amount of loss claimed,

## NOTICE TO AUTHORITIES

16. Where the loss is due to malicious acts, burglary, robbery, theft or attempt thereof, or is suspected to be so due, the Insured shall give immediate notice to the police or other authorities having jurisdiction.

## NO BENEFIT TO BAILEE

17. It is warranted by the Insured that this insurance shall not directly or indirectly benefit any carrier or other bailee.

## PAIR AND SET

18. In the case of loss of or damage to any article or articles, whether scheduled or unscheduled, which are a part of a set, the measure of loss of or damage to such article or articles shall be a reasonable and fair proportion of the total value of the set, but in no event shall such loss or damage be construed to mean total loss of set.

## PARTS

19. In the case of loss of or damage to any part of the insured property, whether scheduled or unscheduled, consisting, when complete for use, of several parts, the Insurer is not liable for more than the insured value of the part lost or damaged, including the cost of installation.

## BASIS OF SETTLEMENT

20. Unless otherwise provided, the Insurer is not liable beyond the actual cash value of the property at the time any loss or damage occurs and the loss or damage shall be ascertained or estimated according to such actual cash value with proper deduction for depreciation, however caused, and shall in no event exceed what it would then cost to repair or replace the same with material of like kind and quality.

## SUBROGATION

21. The Insurer, upon making any payment or assuming liability for payment under this Policy, shall be subrogated to all rights of recovery of the Insured against others and may bring action to enforce such rights. All rights of subrogation are waived against any corporation, firm, individual or other interest with respect to which insurance is provided by this Policy.

Where the net amount recovered, after deducting the costs of recovery, is not sufficient to provide a complete indemnity for the loss or damage suffered, that amount shall be divided between the Insurer and the Insured in the proportion in which the loss or damage has been borne by them respectively.

Any release from liability entered into by the Insured prior to loss shall not affect the right of the Insured to recover.

## CANADIAN CURRENCY CLAUSE

22. All limits of insurance, premiums and other amounts expressed in this policy are in Canadian currency.

## WAIVER CONDITION

23. No term or condition of this Policy shall be deemed to be waived by the Insurer in whole or in part unless the waiver is clearly expressed in writing, signed by a person authorized for that purpose by the Insurer. Neither the Insurer nor the Insured shall be deemed to have waived any term or condition of this Policy by any act relating to the appraisal of the amount of loss or to the delivery and completion of proofs, or to the investigation or adjustment of any claim under the Policy.

## GENERAL EXCLUSIONS

These General Exclusions apply to all coverages insured by this policy, regardless of any other causes of the loss, or whether other causes acted concurrently or in any sequence with the excluded cause to produce the loss. This Policy does not cover:

- (a) loss or damage caused directly or indirectly, in whole or in part, by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military power;
- (b) against loss or damage caused directly or indirectly by:
  - (1) any nuclear incident as defined in the Nuclear Liability Act or any other nuclear liability act, law or statute, or any amending law or nuclear explosion;
  - (2) contamination by radioactive material.
- (c) (1) loss or damage caused directly or indirectly, in whole or in part, by "Terrorism" or by any activity or decision of a government agency or other entity to prevent, respond to or terminate "Terrorism".
  - (2) "bodily injury", "property damage" or "personal and advertising injury" arising directly or indirectly, in whole or in part, out of "Terrorism" or out of any activity or decision of a government agency or other entity to prevent, respond to or terminate "Terrorism".

"Terrorism" means an unlawful ideologically motivated act or acts, including but not limited to the use of violence or force or threat of violence or force, committed by or on behalf of any group(s), organization(s) or government(s) for the purpose of influencing any government and/or instilling fear in the public or a section of the public.

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER  
THE COMMERCIAL GENERAL LIABILITY RIDER**

**Please Read it Carefully**

Words and phrases in quotation marks are defined in the applicable form.

**BROAD FORM PROPERTY DAMAGE COMPLETED OPERATIONS ENDORSEMENT**

Section I, Coverage A. Bodily Injury and Property Damage Liability, 2. Exclusions i. Damage to Your Work is deleted and replaced with the following:

i. Damage to Your Work

"Property Damage" to that particular part of "your work" which is defective and included in the "products-completed operations hazard".

This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.

**All other terms and conditions of this Policy remain unchanged.**