

Condominium Unit Owners Pak



Policy Cover Page

(Page 1 of 2)

Date Produced: September 8, 2022

2260 11th Ave
Regina, SK
S4P 0J9

Effective Date	Expiry Date	Declaration of	Premium	Policy Number
October 24, 2022	October 24, 2023	Renewal	\$405	H 30261221-6
12:01 AM at your postal address as shown.		12:01 AM at your postal address as shown.		Replaces Policy
		CC: 00	Billing Method: Broker Bill	

Name and Postal Address	Broker Name and Address
BALE EDWARD 6469 ROCHDALE BLVD REGINA SK S4X 2Y9	HARVARD WESTERN INSURANCE 464 MCCARTHY BLVD N REGINA SK S4R 7M2 info@harvardwestern.com
	SK 0478-02 Telephone (306) 777-0654 Fax (306) 949-9499

Booklet or Form	Property Description / Coverage	Cover Code	Amount of Protection (\$)	Premium (\$)
	<p>Fire Insurance: This policy contains a clause which may limit the amount payable.</p> <p>If you do not require this Policy for any reason, please contact your broker immediately for further instructions. You will be charged a premium for the length of time the Policy is in force.</p> <p>For more information on our products, services and privacy policy please contact your broker or visit www.sgicanada.ca</p> <p>SGI CANADA now offers paperless insurance. Help us protect the environment! Contact your broker to sign up now for this service.</p> <p>Your policy is made up of this Cover Page and one or more SGI CANADA policy booklets as identified in the Booklet column. If you have not received a copy of the booklet(s), your broker will provide them to you upon request.</p> <p>Inflation Protection Factor: 3.0%</p> <p>Policy Discount(s) Applied: *Claims Free</p> <p>Condominium Pak II</p> <p>Location #1 6469 Rochdale Boulevard Regina, SK S4X2Y9</p> <p>Discount(s) Applied: *Age/Loyalty</p>			
TC-31	Belongings (Owner Occupied)	C	59,000	375
TC-31	Single Amount of Protection (Includes Contingent Coverage, Unit Improvements and Betterments, and Loss Assessment for Loss to Condominium Property)	C	826,000	Included
TC-31	Legal Expense Insurance Legal Helpline call 1-855-953-1430		50,000	Included
TC-31	Identity Theft Coverage		15,000	Included
TC-31	Sewer Backup Coverage			30

This policy is valid only if signed by an authorized Representative

Duly Authorized Representative

Broker's Copy

This policy is issued by SGI CANADA

Condominium Unit Owners Pak



Policy Cover Page

(Page 2 of 2)

Date Produced: September 8, 2022

2260 11th Ave
Regina, SK
S4P 0J9

Effective Date	Expiry Date	Declaration of	Policy Number
October 24, 2022 <small>12:01 AM at your postal address as shown.</small>	October 24, 2023 <small>12:01 AM at your postal address as shown.</small>	Renewal	H 30261221-6
		CC: 00	Replaces Policy
		Billing Method: Broker Bill	

Name and Postal Address	Broker Name and Address
BALE EDWARD 6469 ROCHDALE BLVD REGINA SK S4X 2Y9	HARVARD WESTERN INSURANCE 464 MCCARTHY BLVD N REGINA SK S4R 7M2 info@harvardwestern.com
	SK 0478-02 Telephone (306) 777-0654 Fax (306) 949-9499

Booklet or Form	Property Description / Coverage	Cover Code	Amount of Protection (\$)	Premium (\$)
TC-31	*Deductible Amount \$500			
	<p>Personal Liability</p> <p>Personal Liability</p> <p>Loss Assessment - Liability - Condominium Unit Owners</p> <p>This Policy shall be subject to a Minimum Retained Premium of \$50</p> <p>You must tell us if you have a Solid Fuel Heating Appliance (eg. wood, coal, grain), in your dwelling or detached outbuilding or elsewhere on your premises. Fireplaces do not need to be reported unless located in a mobile home. A fireplace insert is not considered a built in fireplace and must be reported.</p> <p>You must also tell us if you have Oil Heat in your dwelling or detached outbuilding or elsewhere on your premises.</p> <p>Failure to do so may affect the coverage provided. Contact your Broker, if you have not already done so.</p> <p>You must tell us about any change in occupancy to your dwelling. This includes your dwelling becoming vacant or rented to others. Failure to do so may affect your coverage.</p>		5,000,000	Included
			5,000,000	Included

This policy is valid only if signed by an authorized Representative

Duly Authorized Representative

Broker's Copy

This policy is issued by SGI CANADA

Property Mortgage Clause:

The following Mortgage Clause applies only where the INTEREST OF THE MORTGAGEE is on a dwelling or building(s), as defined in the policy wording and ONLY for the Mortgagee shown as Loss Payable on the Policy Cover Page at the Location(s) insured under this policy. The "Insurer" referred to in this clause is SGI CANADA.

It is hereby provided and agreed that:

- (1) This insurance and every documented renewal thereof - AS TO THE INTEREST OF THE MORTGAGEE ONLY THEREIN - is and shall be in force notwithstanding any act, neglect, omission or misrepresentation attributable to the mortgagor, owner or occupant of the property insured, including transfer of interest, any vacancy or non-occupancy, or the occupation of the property for purposes more hazardous than specified in the description of the risk; PROVIDED ALWAYS that the Mortgagee shall notify forthwith the Insurer (if known) of any vacancy or non-occupancy extending beyond thirty (30) consecutive days, or of any transfer of interest or increased hazard THAT SHALL COME TO HIS KNOWLEDGE; and that every increase of hazard (not permitted by the policy) shall be paid for by the Mortgagee - on reasonable demand - from the date such hazard existed, according to the established scale of rates for the acceptance of such increased hazard, during the continuance of this insurance.
- (2) Whenever the Insurer pays the Mortgagee any loss award under this policy and claims that - as to the Mortgagor or Owner - no liability therefor existed, it shall be legally subrogated to all rights of the Mortgagee against the Insured; but any subrogation shall be limited to the amount of such loss payment and shall be subordinate and subject to the basic right of the Mortgagee to recover the full amount of its mortgage equity in priority to the Insurer; or the Insurer may at its option pay the Mortgagee all amounts due or to become due under the mortgage or on the security thereof, and shall thereupon receive a full assignment and transfer of the mortgage together with all securities held as collateral to the mortgage debt.
- (3) If there be other valid and collectible insurance upon the property with loss payable to the Mortgagee - at law or in equity - then any amount payable thereunder shall be taken into account in determining the amount payable to the Mortgagee.
- (4) In the absence of the Insured, or the inability, refusal or neglect of the Insured to give notice of loss or deliver the required Proof of Loss under the policy, then the Mortgagee may give the notice upon becoming aware of the loss and deliver as soon as practicable the Proof of Loss.
- (5) The term of this mortgage clause coincides with the term of the policy; PROVIDED ALWAYS that the Insurer reserves the right to cancel the policy as provided by Statutory provision but agrees that the Insurer will neither terminate nor alter the policy to the prejudice of the Mortgagee without the notice stipulated in such Statutory provision.
- (6) Should title or ownership to said property become vested in the Mortgagee and/or assigns as owner or purchaser under foreclosure or otherwise, this insurance shall continue until expiry or cancellation for the benefit of the said Mortgagee and/or assigns.

SUBJECT TO THE TERMS OF THIS MORTGAGE CLAUSE (and these shall supersede any policy provisions in conflict therewith BUT ONLY AS TO THE INTEREST OF THE MORTGAGEE), loss under this policy is made payable to the Mortgagee.

Loss Payable Clause:

The following clause applies to all property, except a dwelling or building(s) already subject to the Property Mortgage Clause and only if the Loss Payable(s) is shown on the Policy Cover Page, as having an interest in such property:

It is understood and agreed that loss, if any, under this Policy shall, in the event that this property is not repaired or the lost or damaged property is not replaced, be payable to the Insured and to the named Loss Payable (Lienholder).

If the insurance provided by this policy is cancelled, the Insurer hereby agrees to give fifteen days written notice to the Loss Payable(Lienholder).

Release of Interest:

I (We) release my (our) right, title and interest on this Policy in its entirety
 on Location # _____ only
 on Item # _____

Describe Property Heading and Item #

and all benefit and advantage to be derived therefrom, subject nevertheless, to all its terms and conditions as of

Month/ Day/ Year

Signature of Loss Payable: _____
 (Mortgagee/Lienholder)

Cancellation Release:

I (We) request that this policy be cancelled at 12:01 A.M. on _____ at my (our)
Month/ Day/ Year
 postal address shown on the Policy Cover Page.

I (We) agree that this policy will not cover me (us) for loss or damage happening on or after that date and time.

The reason for cancellation is:

- Sold/Moved/Out of Business
- Rewritten with this Company
- Rewritten with another Insurer
- Deceased
- Self Insured/Not Required
- Total Loss
- Other. Explain: _____

Signature of Policyholder _____