



1167 Kensington Crescent Northwest, Suite 200, Calgary, AB T2N 1X7
T. 403-451-4132 | 1-888-451-4132 F. 403-313-3365

CERTIFICATE OF INSURANCE
N° 2023-001

THIS IS TO CERTIFY TO: The Owners: Condominium Plan No. 9512756, known as POINTE OF VIEW, for itself and in its capacity as trustee for the Unit Owners and/or any Administrator or other agent designated in the Condominium By-Laws or under the Condominium Property Act and/or the Property Manager and/or the Contract Manager for the Condominium and/or their employees and/or the employees of the Corporation and/or the Board of Directors and/or the individual unit owners as their respective interests may appear.

that the following described policy(ies) or cover note(s) in force at this date have been effected to cover as shown below:

NAMED INSURED: The Owners: Condominium Plan No. 9512756, known as POINTE OF VIEW
ADDITIONAL INSURED: Peka Professional Property Management Ltd, as Property Manager and only arising out of the operations of the Named Insured.
LOCATION ADDRESS: 115 Elk Run Boulevard, Canmore, AB T1W 1G8
OPERATIONS: Condominium Corporation

As described herein, insurance has been arranged through this office for the Insured Named above on whose behalf this Certificate is executed, and we hereby certify that such insurances are in full force and effect as for which a policy number, period and limits are shown:

TYPE	INSURER	POLICY NO.	POLICY PERIOD <small>(12:01 a.m. standard time at the mailing address of the insured as stated herein)</small>	LIMIT OF INSURANCE
All Property	Participation Insurers: As contracted by BFL CANADA Risk and Insurance Services Inc. (Authority: BFL CANADA Risk and Insurance Services Inc.)	BFL049512756	June 30, 2023 to June 30, 2024	\$15,933,000 "All Risk", Stated Amount Co-Insurance, Replacement Cost
Unit Owner Improvements and Betterments	As Per Policy Declaration Page	BFL049512756	June 30, 2023 to June 30, 2024	\$1,000,000 Limit
Employee Dishonesty – Form A (Fidelity Bond)	As Per Policy Declaration Page	BFL049512756	June 30, 2023 to June 30, 2024	\$1,000,000 Limit
Commercial General Liability	As Per Policy Declaration Page	BFL049512756	June 30, 2023 to June 30, 2024	\$30,000,000 Each occurrence
Directors and Officers Liability (Claims Made Form)	As Per Policy Declaration Page	BFL049512756	June 30, 2023 to June 30, 2024	\$20,000,000 Limit of Liability and Aggregate
Equipment Breakdown	As Per Policy Declaration Page	BFL049512756	June 30, 2023 to June 30, 2024	\$16,933,000 Standard Comprehensive Policy

ADDITIONAL INFORMATION: This Certificate is issued specifically with respect to the following unit: **ALL UNITS**

DEDUCTIBLES:

\$10,000 All Other Losses \$75,000 Water \$75,000 Sewer Back-Up 5% Earthquake subject to (Minimum \$100,000) \$75,000 Flood \$50,000 Hail

MORTGAGE HOLDER / LOSS PAYABLE: Lenders and Mortgage Companies are referred to the provisions of the Alberta Condominium Property Act being Chapter C-22 of the Revised Statutes of Alberta 2000, and to the By-Laws of the above referenced Condominium Corporation with respect to placement of insurance and disbursement and utilization of insurance proceeds.

This certificate is issued as a matter of information only and is subject to all the limitations, exclusions and conditions of the above-listed policies as they now exist or may hereafter be endorsed.

Should one of the above-noted policies be cancelled before the expiry date shown, notice of cancellation will be delivered in accordance with the policy provisions. Limits shown above may be reduced by Claims or Expenses paid.

As brokers, we are bound to remind you that insurance transactions between an Insured and an Insurer are based on good faith. To safeguard your insurance coverage and comply with policy conditions, you have an obligation, for the entire policy term, to promptly notify your Insurer of all changes relevant to the risk which might affect the Insurer's decisions as to coverage and premium. Please be aware that if you do not disclose all such information, Insurers may have the right to void the policy in its entirety, or sections thereof which may lead to claims not being covered. Please advise us of any material change so that we may notify your Insurer accordingly. If you have any questions, please do not hesitate to contact us.

BFL CANADA Risk and Insurance Services Inc.

Signed in Calgary on June 28, 2023

Per:

Authorized Representative - Alicia Burwood

NOTIFICATION OF INSURANCE COVERAGE CHANGES - POINTE OF VIEW

Condominium Plan No. 9512756 'POINTE OF VIEW'
c/o Peka Professional Property Management Ltd

Policy No. BFL049512756

As per Section 48 of the Condominium Property Act of Alberta, we hereby give you notice of the following changes to the insurance coverage:

Please note the following effective June 30, 2023:

- The Sewer Backup deductible will decrease from \$150,000 to \$75,000.
- The Water Damage deductible will decrease from \$150,000 to \$75,000.
- The Flood deductible will decrease from \$150,000 to \$75,000.

BFL CANADA Risk and Insurance Services Inc.

CANNABIS USE & CULTIVATION POLICY

The General Bylaw of Pointe of View Condominium prohibits any activities that may “cause nuisance to any other Owner or an Occupier of another Unit”. Specifically:

Section 3 (f) An Owner shall not use his unit or permit it to be used in any manner for any purpose which may be illegal, injurious or that will cause nuisance or hazard to any occupier of another unit (whether an Owner or not) or the family of such an occupier;

It is a fundamental responsibility of the Board of Directors of the Corporation “the Board” to prevent unreasonable interference with the use and enjoyment of the Units.

The use of Cannabis can cause a nuisance to others from odours or second-hand smoke. Further, there are serious concerns with growing Marijuana plants in Units, which include:

- Damage to Units and Common Property, including damage by moisture resulting from growing Marijuana plants, which can create mould and spores in walls, ceilings and floors, and which can damage window seals;
- A disproportionate use of utilities such as electricity and water which are required in quantity to grow Marijuana plants;
- Odours from plants getting into other people’s Units.

As a consequence, the Board is taking the position that the cultivation of Cannabis plants and use of Cannabis for any purposes that results in smoke or odour shall be prohibited within Units and all Common Property throughout Pointe of View.

If, and or when, the use of Cannabis is legalized by an Appropriate Authority, the cultivation of Cannabis, and the consumption of Cannabis anywhere within the Units and all Common Property throughout Pointe of View will remain prohibited.

Owners who wish to rent out their Units shall include this Policy in information packages provided to Tenants and are encouraged to amend their Lease Agreements accordingly.

Failure to comply will result in a fine levied against the applicable Unit. Unpaid fines will be posted on the account of the applicable Unit. Should these costs go unpaid they will be treated as arrears.

October 2018
Updated: July 2020

Pointe of View Pet Policy

As permitted by the Bylaws, the Board has developed a policy for pets. Pets are permitted with the following regulations:

1. A maximum of 3 pets including up to 2 domestic cats, up to 2 dogs with a total of not more than 3 pets. Aquariums are not permitted. Mice are not permitted.
2. Pets must be under control or contained at all times. Pets are not permitted to be loose on common property.
3. Always clean up after your pet.
4. Pets must be on leash at all time while on common property.
5. Pets must do their business off common property. Damaged landscaping or other common property will be billed back to the owner.
6. Pets are not permitted to make noise by scratching doors, barking, or any other source. Barking or excessive noise will result in fines.
7. The Board reserves the right to rescind any pet approval.

Updated: July 2020