

Community Associations Program
Policy Number AC20110506

Named Insured: Vars Community Association 5750 Buckland Road Ottawa, Ontario K0A 3H0	Declaration page Certificate of insurance No. CAPF-11-160 New <input type="checkbox"/> Renewal X Endorsement <input type="checkbox"/>								
Policy Period From: June 1, 2011 To: June 1, 2012	12:01 a.m. standard time at the postal address of the Named Insured stated herein.								
Commercial General Liability: Products and Completed Operations Aggregate \$5,000,000 Personal & Advertising Injury \$5,000,000 Employee Benefits Liability Aggregate \$5,000,000 Legal Liability to Hired Autos \$50,000 Tenants Legal Liability \$1,000,000 Employee Benefits \$5,000,000 Medical Payments \$25,000/Person Other terms and conditions as listed in policy wording Additional Insured: City of Ottawa									
Deductions: <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;">Property Damage, Bodily Injury and Expense</td> <td style="width: 33%;">\$500 Per Occurrence</td> <td style="width: 33%;">Employee Benefits Liability</td> <td style="width: 15%;">\$500</td> </tr> <tr> <td>Legal Liability for Damage to Non-Owned Automobiles</td> <td>\$500 Each Loss</td> <td>Tenant's Legal Liability</td> <td>\$500</td> </tr> </table>		Property Damage, Bodily Injury and Expense	\$500 Per Occurrence	Employee Benefits Liability	\$500	Legal Liability for Damage to Non-Owned Automobiles	\$500 Each Loss	Tenant's Legal Liability	\$500
Property Damage, Bodily Injury and Expense	\$500 Per Occurrence	Employee Benefits Liability	\$500						
Legal Liability for Damage to Non-Owned Automobiles	\$500 Each Loss	Tenant's Legal Liability	\$500						

TERMS OF COVERAGE:

CANCELLATION CLAUSE: Sixty (60) Days Notice of Cancellation, except 15 Days for Non-Payment of Premium by Registered Mail or 5 Days Personally Delivered. Short rate penalty applies when coverage cancelled by Named Insured.

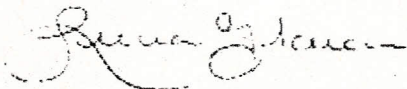
All coverage provided by this Certificate of Insurance is subject to the terms, conditions and exclusions as contained in the Program Policy AC20110506. Reference should be made to the Program Policy document for exact Terms and Conditions. Copies of policy wordings are available upon request from Halpenny Insurance Brokers Ltd.

This document is issued as a matter of information only and describes the insurance afforded by the Program Policy as of the date of issuance of this Certificate only.

This Certificate does not amend, alter or extend the Program Policy and is at all times subject to the terms, conditions, exclusions, limits and sublimits contained on the Program Policy. Insurance is provided only for those coverages for which a specific limit of insurance as stated.

In Witness whereof, the insurers have executed and attached these presents but this policy shall not be valid unless countersigned on behalf of the insurers.

Date: May 18, 2011



Countersigned Authorized Representative

Halpenny Insurance Brokers Ltd.
 1550 Laperriere Avenue, Suite 100
 Ottawa, Ontario K1Z 7T2
 (613) 722-7626