



306 - 1595 Bedford Highway Bedford, NS B4A 3Y4
T. (902) 404-1104 | 1 (844) 404-1104 | F. (902) 404-4344

September 11, 2019

Halifax County Condominium Corporation #276

C/O Canmar Services Limited
P.O. Box 25142, Clayton Park RPO
Halifax, NS B3M 4H4

RE: Halifax County Condominium Corporation #276

To Whom It May Concern:

This letter is provided as confirmation of insurance coverage AND notice to the unit owner to obtain appropriate insurance for their respective unit given limitations in the Corporations insurance. This letter should not be construed as insurance advice or guidance. Always speak to a licensed insurance provider for your own protection.

Carrier – BFL Canada Condo Protect
Policy #BFL04HCC00276
Effective/Expiry- September 30, 2019- September 30, 2020

Coverage:

Broad Form Condominium Policy- Limit of insurance \$11,349,313
Replacement Cost is included
Commercial General Liability - \$30,000,000
Condominium Directors & Officers Liability - \$20,000,000

Loss Payable is to the Condominium Corporation, in the event of a loss the proceeds of a claim DO NOT go to individual unit owners. This policy does not cover or provide coverage to individual unit owners and/or their occupants for (including but not limited to) Contents, Equipment, Unit Improvements and Betterments (pre-existing or new), Additional Living Expenses, Rental Income, and Personal and/or Business Liability. Condominium insurance should be purchased by the unit owner and/or occupants to cover their respective interests.

Water damage (including but not limited to sewer backup, escape from plumbing appliances and related fixtures, ice damming, backup from downspouts and/or gutters, overland flooding**) are the responsibility of the individual unit owner and/or occupant to insure under their own personal condominium insurance for Contents, Equipment, Unit Improvements and Betterments (pre-existing or new), Additional Living Expenses and Rental Income.

** Unit owners and occupants need to investigate how their insurance responds to water related claims. Your insurance may restrict or remove this important coverage. Check with your insurance provider

Sincerely,



306 - 1595 Bedford Highway Bedford, NS B4A 3Y4
T. (902) 404-1104 | 1 (844) 404-1104 | F. (902) 404-4344

September 11, 2019
Page 2 of 2

BFL CANADA Risk and Insurance Inc.

Edmund Nix, BA, CAIB, CRM
Vice-President, Senior Client Executive
Direct Line: (902) 334-4105
Email: enix@bflcanada.ca

/en