



200-1167 Kensington Crescent NW, Calgary, AB T2N 1X7
Tel.: 403-451-4132 | Fax: 403-313-3365 | Toll Free: 1-888-451-4132

June 23, 2026

Condominium Corporation No. 1122235 'RIVER PARK GLEN'
c/o On-Site Solutions Inc.
PO Box 20070, RPO Mountview
Red Deer, AB T4N 6X5

Dear Charlene,

Policy No. BFL041122235

We are pleased to enclose Endorsement Number 2, effective May 01, 2026, amending:

- **The list of insurers has been updated. The portion of the policy previously underwritten by Certain Underwriters at Lloyd's, led by Volante Syndicate, has been replaced by Zurich Insurance Company Ltd.**

Please review the enclosed endorsement carefully and should you find any errors or discrepancies, please contact us immediately.

We trust all will be found in order; however, please do not hesitate to contact our office should you have any questions. Thank you for the continued opportunity to act as your insurance broker.

Yours sincerely,

BFL CANADA Risk and Insurance Services Inc.

Angela Colabella
Client Service Manager, CSA Team Lead
For: Tony Reed, Managing Partner
Direct Line: 403-398-2425
Email Address: acolabella@bflcanada.ca

TR/dm
Enclosure

	ENDORSEMENT NO. 02 (CERTIFICATE OF INSURANCE)	Renewal Policy No. BFL041122235
THIS ENDORSEMENT IS ATTACHED TO AND MADE A PART OF THE POLICY BFL041122235, EFFECTIVE AS OF May 01, 2026		

This Policy contains a clause(s) which may limit the amount payable.

Previous Policy No. BFL041122235

IT IS HEREBY UNDERSTOOD AND AGREED THAT:
 List of Insurers is amended to read as follows and not as previously written.

Named Insured: Condominium Corporation No. 1122235, acting on their own behalf or as a Condominium Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners

Additional Insured: On-Site Solutions Inc. (for coverage under Section III, Section IV and Section IX as specified in the applicable policy wordings)

Mailing Address: PO Box 20070, RPO Mountview, Red Deer, AB T4N 6X5

Policy Period: From: January 31, 2026 To: January 31, 2027
 12:01 a.m. standard time at the location of the premises as to each of the said dates

Insured Location(s): 21 MacDonald Drive, Fort McMurray, AB T9H 4H4
 RIVER PARK GLEN

Construction: Mixed 7 Storeys 13 Buildings

Occupied by Insured As: 498 Residential Units 1 Commercial Unit

Insurance is provided, subject to the Declarations, Terms, Conditions of the policy and its Riders, only for which specific Riders are attached and for which a specific limit or annotation is shown hereunder.

INSURING AGREEMENT



SECTION I - PROPERTY BFLSPW0001.REV.1015.AB (Rev 17 Nov 2016) - (Appraisal Date: January 31, 2026)

	DEDUCTIBLE	LIMIT
A. All Property - All Risks, Blanket By-Laws, Stated Amount Co-Insurance, 100% Replacement Cost, LSW1543D and LMA5018		\$179,498,000
Contents - Included in All Property limit above per appraisal, policy definitions and SIUD.		
Improvements and Betterments	N/A	Not Covered
Miscellaneous Equipment (Replacement Cost) – Contractor's Equipment		\$35,450
All Risks	\$50,000	
Sewer Backup Damage	\$50,000	
Water Damage	\$50,000	
Earthquake Damage (Annual Aggregate)	5% (Minimum \$100,000)	100% of the Policy Limit
Flood Damage (Annual Aggregate)	\$250,000	100% of the Policy Limit
Direct loss or damage to property insured due to Hail	\$50,000	
Lock & Key	\$2,500	\$25,000
Additional Living Expenses - Per Unit		\$50,000
Additional Living Expenses - Annual Aggregate		\$1,000,000
B. Business Interruption (Gross Rentals), 100% Co-Insurance, Indemnity Period (Months) : 18	24 Hour Waiting Period	\$93,000



SECTION I.I - a. EXCESS PROPERTY - Excess Property Extensions & Excess Extended Replacement Cost BFLXS.WEST.001 (27.5.2024) - (Appraisal Date: January 31, 2026)

	DEDUCTIBLE	LIMIT
Excess Extended Replacement Cost		Not Covered
Excess Property Extensions up to \$5,000,000 - Excludes all damage arising from the peril of Earthquake		Included

SUBSCRIPTION



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INSURING AGREEMENT



SECTION I.IV - EXCESS PROPERTY - Excess Replacement Cost 70143 (06-23), XP02 (06-23), (09-22) & 2485 (01/10) - (Appraisal Date: January 31, 2026)

	DEDUCTIBLE	LIMIT
Limit of Liability - 30% of Total Sum of 'Underlying Insurance' Limit (s) (Any One Loss Occurrence) under Section I		Included
- Earthquake and Flood limit in the annual aggregate not to exceed 30% of Total Sum of 'Underlying Insurance' Limit(s) (Any One Loss Occurrence) under Section I		
Combined Extended Replacement Cost (Section I and I.IV): 130% of Appraised Value		\$233,514,385



SECTION II - CRIME ZC-PRG-BFL STRATA 30009 U (01/23)

	DEDUCTIBLE	LIMIT
I. Broad Form Money and Securities		
Inside Loss	Nil	\$10,000
Outside Loss	Nil	\$10,000
II. Comprehensive Dishonesty, Counterfeiting, Forgery and Fraud		
Employee Dishonesty - Form A - Including Property Manager and Elected Officer Theft	Nil	\$25,000
Money Orders and Counterfeit Paper Currency	Nil	\$10,000
Depositors Forgery	Nil	\$10,000
Computer Fraud or Funds Transfer Fraud	Nil	\$10,000
Credit Card Forgery	Nil	\$10,000



SECTION III - COMMERCIAL GENERAL LIABILITY ZC-PRG-BFL STRATA 30008 U (01/23)a

	DEDUCTIBLE	LIMIT
A. Bodily Injury & Property Damage Liability - Per Occurrence	\$5,000	\$5,000,000
Products and Completed Operations Aggregate	\$5,000	\$5,000,000
B. Personal and Advertising Injury Liability		\$5,000,000
C. Medical Payments - Per Person		\$25,000
D. Tenants Legal Liability (Broad Form)	\$5,000	\$1,000,000
Non-Owned Automobile Endorsement SPF #6	\$5,000	\$5,000,000
Excluding Long Term Leased Vehicle Endorsement SEF #99		Included
Legal Liability For Damage To Hired Automobiles Endorsement SEF #94	\$5,000	\$50,000
Contractual Liability Endorsement SEF #96		Included
Employee Benefit Liability		\$1,000,000
Infectious Agent or Communicable Disease Exclusion - With Limited Exceptions (Form ZC 20038 U-ZGP (06/2020))		
Total Pollution Exclusion (Form ZC 20018 U (10/2011))		



SECTION IV - CONDOMINIUM DIRECTORS & OFFICERS LIABILITY (Form D51100C (11/15)) and (Form D 51740 (12/15))

	DEDUCTIBLE	LIMIT
Claims Made Form - Including Property Manager	Nil	\$2,000,000
Human Rights Defense Costs, including coverage for punitive or exemplary damages		Included
Privacy Event Expenses	N/A	Not applicable
Cyber Liability	N/A	


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SECTION V - BLANKET GLASS - Includes Lobby Glass (Form 2294 (03/2010))

	DEDUCTIBLE	LIMIT
Residential	\$250	Blanket
Commercial	\$500	
Canopy	\$1,000	



SECTION VI - EQUIPMENT BREAKDOWN 70107-(Revision 06-2016)

	DEDUCTIBLE	LIMIT
BM31V2: Standard Comprehensive Form including Production Machines and Electronic Equipment	\$5,000	\$179,533,450
- Direct Damage including Repair or Replacement, By-Laws, Service Interruption		
- Coverage Extensions for Section VI: As per Master Policy		
- Deductible Waiver Endorsement (for losses in excess of \$25,000)		
BM34: Extra Expense – 100% available in first month	24 Hour Waiting Period	\$1,000,000
- Additional Living Expenses Endorsement - Per Unit		\$25,000
- Additional Living Expenses Endorsement - Annual Aggregate		\$1,000,000
BM33: Loss of Profits – Rents, Indemnity Period (Months): 18	24 Hour Waiting Period	\$93,000



SECTION VII - POLLUTION LIABILITY Claims Made (Form ZC 5558 U (07/21))

	DEDUCTIBLE	LIMIT
Limits of Liability - Each Pollution Event Limit	\$25,000	\$1,000,000 Shared
Aggregate Policy Limit		\$20,000,000 Shared
- (Refer to Policy for how Policy Limit applies & for Sublimits of Liability that are applicable to some coverage)		



SECTION VIII - VOLUNTEER ACCIDENT (Form ACEGI-IC-0307)

	DEDUCTIBLE	LIMIT
Principal Sum.	See Policy Wordings	\$100,000



SECTION IX - LEGAL EXPENSES SCC.BFL.-1.2.-3.6 Feb 2025

	DEDUCTIBLE	LIMIT
Each Event	Nil	\$300,000
Annual Aggregate		\$1,500,000



SECTION X - TERRORISM (Form LMA3092 (Amended))

	DEDUCTIBLE	LIMIT
Per Occurrence.	\$1,000	\$2,000,000
Annual Aggregate		\$2,000,000



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SECTION XI - BLANKET COVERAGE (BFL Manuscript)

	DEDUCTIBLE	LIMIT
Excess Employee Dishonesty - Including Property Manager and Elected Officer Theft	See Policy Wording	\$1,975,000
Excess Commercial General Liability - SubSections A & B and Endorsement SPF #6	See Policy Wording	\$30,000,000
Excess Condominium Directors & Officers Liability	See Policy Wording	\$23,000,000
Excess Volunteer Accident	See Policy Wording	\$1,900,000
Excess Legal Expenses	See Policy Wording	\$1,700,000
- Annual Aggregate		\$3,500,000



SECTION XII - CYBER, DATA & PRIVACY BOXX-CONDO-20220628

	DEDUCTIBLE	LIMIT
Cyberboxx	\$5,000	
Annual Policy Aggregate		\$100,000
Hackbuster's Incident response services		Included
Coverage A - Privacy Breach Liability		\$100,000
Coverage B - Privacy Breach Expense		\$50,000
Coverage C - Cyber Extortion & Recovery		\$50,000
Coverage D - Social Engineering		\$25,000
Coverage E - Breach by suppliers		\$50,000

TOTAL ADDITIONAL PREMIUM

ADDITIONAL PREMIUM	\$0.00
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TOTAL ADDITIONAL PREMIUM	\$0.00
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LOSS IF ANY PAYABLE TO:

National Bank of Canada
30 Vogell Rd #1
Richmond Hill, ON L4B 3K6

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.

(The Standard Mortgage Clause is applicable unless Special Mortgage Clause attached)



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LIST OF INSURERS

Insurance Company	Section	Participation %	Master Wording No.	
Accelerant Agency Canada Ltd. under contract SPGCAICC0124, as arranged by Cansure	SECTION I - PROPERTY	2.5%		
	SECTION XIII - COMPANY FEE	100%		
Allianz Global Risks US Insurance Company, Canada Branch	SECTION I - PROPERTY	2%	BFLSPW0001	
ARAG Legal Solutions Inc.	SECTION IX - LEGAL EXPENSES	100%	8363 (Policy)	
AXA XL Canada - XL Specialty Insurance Co.	SECTION I - PROPERTY	5%	BFLSPW0001	
BFL CANADA Risk and Insurance Services Inc.	SECTION XIII - POLICY SERVICE FEE	100%		
Certain Lloyd's Underwriters under Binding Authority B0713CMTRO2500194, led by Hiscox Syndicate HIS 33 as arranged by Lockton Companies LLP	SECTION X - TERRORISM	100%		
Certain Lloyd's Underwriters under Binding Authority B0713SPRGL2501012, led by Ascot Syndicate 1414 as arranged by Lockton Companies LLP	SECTION XI - BLANKET COVERAGE	100%	SPRGL2101012	
Certain Lloyd's Underwriters led by Carbon Syndicate 4747 under Contract No. B1222AC0011B25A00 through TSW Management Services Inc.	SECTION I.I - a. EXCESS PROPERTY - Excess Property Extensions & Excess Extended Replacement Cost	100%		
Certain Underwriters at Lloyd's led by Tokio Marine Kiln under agreement number B1306P565662500 as arranged by Ambris LLP	SECTION I - PROPERTY	5%	BFLSPW0001	
Certain Underwriters at Lloyd's led by Volante Syndicate 1699 under agreement number B69110255226832	SECTION I - PROPERTY	10%		
	SECTION I - PROPERTY	0%	BFLSPW0001	
Chubb Insurance Company of Canada	SECTION I - PROPERTY	1.5%	BFLSPW0001	
Chubb Life Insurance Company of Canada	SECTION VIII - VOLUNTEER ACCIDENT	100%	50078301 (Policy)	
Definity Insurance Company	SECTION I - PROPERTY	2.5%	BFLSPW0001	
Echelon Insurance	SECTION I - PROPERTY	11%	BFLSPW0001	
Four Points Insurance Company Ltd.	SECTION I - PROPERTY	2%	BFLSPW0001	
Great American Insurance Group	SECTION IV - CONDOMINIUM DIRECTORS & OFFICERS LIABILITY	100%	D51100C	
Intact Insurance Company of Canada	SECTION I.IV - EXCESS PROPERTY - Excess Replacement Cost	70%		
	SECTION VI - EQUIPMENT BREAKDOWN	100%		
Liberty Mutual Insurance Company	SECTION I.IV - EXCESS PROPERTY - Excess Replacement Cost	30%		
Lloyd's Underwriters led by Axa XL, Syndicate 2003 under agreement B0621P33124825, as arranged by Cansure	SECTION I - PROPERTY	1%		
Lloyd's Underwriters led by Hiscox, Syndicate 33 under agreement B1306C502162600, as arranged by Cansure	SECTION I - PROPERTY	1%	BFLSPW0001	
Lloyd's Underwriters led by QBE, Syndicate 1886, as arranged by Cansure under agreement B0621P33125125	SECTION I - PROPERTY	1%		
Lloyd's Underwriters led by Scor Managing Agency, Syndicate 2015, as arranged by Cansure under agreement B1306C502052509	SECTION I - PROPERTY	0.5%		
Lloyd's Underwriters led by Tokio Marine Kiln, syndicate 510, as arranged by Cansure	SECTION I - PROPERTY	4%	BFLSPW0001	



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Starr Insurance & Reinsurance Limited	SECTION I - PROPERTY	23%	BFLSPW0001	
The Insurance Company of Prince Edward Island	SECTION I - PROPERTY	2%	BFLSPW0001	
Tokio Marine Canada Ltd.	SECTION I - PROPERTY	6%	BFLSPW0001	
Trisura Guarantee Insurance Company (T25A)	SECTION I - PROPERTY	20%	BFLSPW0001	
Zurich Insurance Company Ltd	SECTION V - BLANKET GLASS - Includes Lobby Glass	100%	BFLSPW0001	
	SECTION II - CRIME	100%		
	SECTION III - COMMERCIAL GENERAL LIABILITY	100%		
	SECTION VII - POLLUTION LIABILITY	100%		
	SECTION I - PROPERTY	10%		
Zurich Insurance Company Ltd as arranged by Boxx Insurance Inc.	SECTION XII - CYBER, DATA & PRIVACY	100%		

For the purpose of the Insurance Companies Act (Canada), this Canadian Policy was issued in the course of Lloyd's Underwriters' and Liberty Mutual Insurance Company's insurance business in Canada

This Certificate is not valid unless countersigned by an Authorized Representative of the Insurer(s).

AUTHORIZED BY:

BFL CANADA Risk and Insurance Services Inc.

GARETH MCDONNELL

NAME OF AUTHORIZED REPRESENTATIVE

G.M.V all

AUTHORIZED REPRESENTATIVE

LINDSAY VOTH

NAME OF COUNTERSIGNED AUTHORIZED REPRESENTATIVE

Q Viter

COUNTERSIGNED AUTHORIZED REPRESENTATIVE

ANGELA COLABELLA

NAME OF COUNTERSIGNED AUTHORIZED REPRESENTATIVE

Andy Clark

COUNTERSIGNED AUTHORIZED REPRESENTATIVE

Date: June 22, 2026