



201, 115 Portage Close
Sherwood Park, Alberta T8H 2R5
Canada Phone: (780) 416-6543 Fax: (780) 416-6544

INVOICE

Invoice No.: 3469
Date: 11/20/2017
Page: 1

Sold to:

Wintergreen Woods Water Utility
Susan Norrie
Box 666
Bragg Creek, Alberta T0L 0K0
Canada

Ship to:

Wintergreen Woods Water Utility
Susan Norrie
Box 666
Bragg Creek, Alberta T0L 0K0
Canada

Business No:

Item No.	Unit	Quantity	Description	Tax	Unit Price	Amount
CG2012/18-ALB 113			Community Groups Program Liability Nov1, 2017 to Nov 1, 2018			1,528.00
UMB12012/18			Umbrella Liability Premium Nov 1, 2017 to Nov 1, 2018			20.36
BC2012/18			Master Bond & Crime November 1, 2017 to Nov 1, 2018			114.00
Property - RSLE2215/16-18			Master Property Policy, Nov 1, 2017 to Nov 1, 2018			950.00
Boiler - JBII2013/18			Boiler & Machinery Policy, November1, 2017 to Nov 1, 2018			16.61
Jubilee			Insurance Agency Administration Fee @ 3%			78.87
			GST Exempt			
Ch # 980 12/19/17						
Comment: Payable upon receipt of Invoice.					Total Amount	2,707.84



#201, 115 Portage Close
Sherwood Park, Alberta T8H 2R5
Phone: (780) 416-6543 Fax: (780) 416-6544
www.abwaterco-op.com

November 20, 2017

Attn: AFRWC Member Board of Directors

Please find enclosed the following documents:

1. Renewal Certificates – 12 month term from Nov. 1, 2017 to Nov. 1, 2018
2. Statement of Values (for Property, Equipment, Auto, Bond & Crime, Misc. Policies)
3. Letter from Jubilee Insurance – highlights important information regarding your renewal that you need to be aware of, and
4. Your Invoice

Please take the time to review the Renewal Certificates and Statement of Values to ensure that they are correct and meet your needs. If you have any questions or concerns about any of these documents, please contact our Secretary-Treasurer Lois Westacott at (780) 416-6543.

We kindly ask that you remit payment to the Alberta Federation of Rural Water Co-ops in full for the full renewal insurance premium, within 30 days of your receipt of this correspondence, to ensure your insurance coverage is maintained.

Kind regards,
Jerry Handford
Board Chair
Alberta Federation of Rural Water Co-ops
(403) 617-9458

c.c. Lois Westacott
AFRWC Board of Directors



November 1, 2017

Alberta Federation of Rural Water Co-ops Ltd.

#201, 115 Portage Close

Sherwood Park, Ab

ATTN: Chief Administrative Officer or Official Responsible for Insurance

RE: Jubilee Insurance Agencies Ltd. Annual Insurance Renewal

Renewal of Insurance Policies Effective November 1, 2017

LIABILITY INSURANCE

This renewal there has been a change to the Commercial General Liability policy, it has changed from being underwritten by Genesis, our internal reciprocal, to now being underwritten by Amlin our partner insurance company. This change will see the limit of liability increase from \$6 Million to \$25 Million with a slight difference in premium. Coverage between the providers is identical, and the transition will be seamless. Jubilee Insurance Agencies will continue to handle the files as well our control adjuster, Priddle Gibbs will continue to adjust the claims experienced.

We are also able to offer cyber liability coverage for those members who are interested, please contact us Darcy Hale if you wish to proceed with this coverage. This coverage's premium is based on gross revenues, each member looking for cyber cover would need to provide this before quoting.

If you have any questions or concerns about any of these documents, please do not hesitate to contact either your own Insurance & Risk Advisor or myself.

We would kindly ask that you remit payment in full for the full 12 months renewal premium amounts requested, within thirty (30) days of your receipt of this correspondence. Thank you again.

Yours sincerely,

Craig Pettigrew, CIP, CRM, CIOP
Manager of Insurance
Alberta Association of Municipal Districts & Counties/Jubilee Insurance Agencies Ltd.

COMMUNITY GROUP INSURANCE PROGRAM – CERTIFICATE OF INSURANCE

CERTIFICATE HOLDER: ALBERTA FEDERATION OF RURAL WATER CO-OPERATIVES

**ADDITIONAL NAMED INSURED:
WINTERGREEN WOODS WATER UTILITY LTD.**

EFFECTIVE DATE: November 1, 2017 - EXPIRY DATE: November 1, 2018

12:01 A.M. Standard Time at the address of the Certificate Holder

The following is a summary of Coverages that are applicable to the above Certificate Holder under specified Sections of the Alberta Association of Municipal Districts & Counties (AAMDC)/Jubilee Community Group Insurance Program and which are in force for the period shown above. Please refer to actual policy documents for full details of all terms, conditions, limitations and exclusions applicable to the Coverage afforded.

LIABILITY INSURANCE

Insuring Agreement - In the event that Legal Liability claims for negligence are brought against the Certificate Holder, Insurers will pay compensatory damages, including legal expenses incurred, subject to the terms, conditions, limitations and exclusions of the respective Sections of the Policy.

Coverage

Limits of Liability

SECTION ONE – COMPREHENSIVE GENERAL LIABILITY

\$25,000,000 per Occurrence

Third Party Bodily Injury and/or Property Damage
Products and Completed Operations

Included
\$25,000,000 per Occurrence/ Annual
Aggregate

Non-Owned Automobile Liability

\$ 5,000,000

Tenants Legal Liability

\$ 25,000,000

Sudden and Accidental Pollution (subject to specific discovery/reporting provisions)

\$ 5,000,000

Legal Liability for Damage to Non-Owned Automobiles

\$ 200,000

Employee Benefit Programs Liability

\$ 25,000,000 each Claim / Annual
Aggregate

Personal & Advertising Injury Liability

\$ 25,000,000 per Occurrence

SECTION TWO – ADMINISTRATIVE ERRORS & OMISSIONS LIABILITY

**\$ 25,000,000 Claims Made Basis
(Annual Aggregate)**

Wrongful Acts (Directors & Officers)

SECTION THREE – WRONGFUL DISMISSAL LIABILITY

**\$ 25,000,000 Claims Made Basis
(Annual Aggregate)**

Warranty: Must obtain prior written legal opinion from employment law practitioner

SECTION FOUR – SEXUAL ABUSE/HARASSMENT LIABILITY

**\$2 5,000,000 Claims Made Basis
(Annual Aggregate)**

Deductibles

Amount to be Deducted

Each and Every Property Damage Claim

\$1,000

School Operations or related activities

\$500

Each and Every Bodily Injury Claim

Nil

Legal Liability for Damage to Non - Owned Automobiles

\$500

Administrative Liability (E&O, D&O)

\$1,000

Wrongful Dismissal

\$25,000 (min.)

Sexual Harassment

Nil

COMMUNITY GROUP PROGRAM PACKAGE \$1,528.00

In consideration of the premium specified above (or in endorsement[s] attached hereto), this document certifies that insurance has been effected under **Policy No. CG2012/18 of Underwriters at Lloyd's of London (Amlin)** a full copy of which may be seen at the offices of the Alberta Association of Municipal Districts & Counties of Nisku, Alberta and/or Aon Reed Stenhouse Inc. of Edmonton, AB for the account of the Certificate Holder named above.


AON REED STENHOUSE INC.
(on behalf of Underwriters at Lloyds of London (Amlin))

Follow Form Excess Liability

CERTIFICATE NO: XA03

AAMDC/JUBILEE INSURANCE PROGRAM - CERTIFICATE OF INSURANCE

CERTIFICATE HOLDER: ALBERTA FEDERATION OF RURAL WATER CO-OPERATIVES

EFFECTIVE DATE: November 1, 2017- EXPIRY DATE: November 1, 2018

12:01 A.M. Standard Time at the address of the Certificate Holder

The following is a summary of Coverages that are applicable to the above Certificate Holder under one or more specific Program components of the Alberta Association of Municipal Districts & Counties (AAMDC)/Jubilee Insurance Program and which are in force for the period shown above. Please refer to actual policy documents for full details of all terms, conditions, limitations and exclusions applicable to the coverage afforded.

FOLLOW FORM EXCESS LIABILITY

Total Premium: \$1,975.00

Insuring Agreement

For legal Liability claims brought against you for bodily injury and /or property damage sustained by third parties, subject to the terms and conditions, limitations and exclusions of the respective policies.

Applicability of Follow Form Excess Liability Coverage

The Follow Form Excess Limits of Liability stated below for one or more of the Umbrella Policy Layers, and for which a Premium has been specified, are applicable to each occurrence presented against the Certificate Holder under the Underlying Policies stated which are in excess of the Limits of Liability per occurrence provided by such underlying policy(ies):

Underlying Policies

Comprehensive General Liability Policy # Genesis2012/18 & GAI2012/18, CG2012/18, ABH2012/18 & KG2012/18

Automobile Liability (Auto) Section "A" Policy # CAP048405522/18

Garage Automobile Section "A": Policy # GAR048409706/18

Public Transit Automobile Liability Section "A": Policy #CAP048405506

Note: Underlying Policies are applicable if a specific Certificate of Insurance has been issued for such Policy to the Certificate Holder named above.

<u>Umbrella Policy Layer</u>	<u>Limits of Liability</u>	<u>Annual Premiums:</u>
Excess (1 st Layer)	\$ 5,000,000	\$1,975.00
Excess (2 nd Layer)	\$ 5,000,000	\$0.00
Excess (3 rd Layer)	\$ 5,000,000	\$0.00
Excess (4 th Layer)	\$ 5,000,000	\$0.00
Excess (5 th Layer)	\$5,000,000	\$0.00
Excess (6 th Layer)	\$5,000,000	\$0.00

In consideration of the premiums specified above (or in endorsements(s) attached hereto), this document certifies that insurance has been effected under one or more of **Policy No. UMB12012/18 of Lloyds Underwriters (Amlin)**, full copies of which may be seen at the offices of the Alberta Association of Municipal Districts & Counties of Nisku, Alberta and/or Aon Reed Stenhouse Inc. of Edmonton, AB for the account of the Certificate Holder named above.

AAMDC/JUBILEE INSURANCE AGENCY LTD.

(on behalf of Genesis Reciprocal Insurance Exchange)

AON REED STENHOUSE INC.

(on behalf of Underwriters at Lloyds of London, (Amlin))

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

AAMDC/JUBILEE INSURANCE PROGRAM - BOND & CRIME

Certificate Holder: ALBERTA FEDERATION OF RURAL WATER CO-OPERATIVES

Additional Named Insured: WINTERGREEN WOODS WATER UTILITY LTD.

EFFECTIVE DATE: November 1, 2017 - EXPIRY DATE: November 1, 2018

12:01 A.M. Standard Time at the address of the Certificate Holder

The following is a summary of Coverages that are applicable to the above certificate Holder under specified Sections of the Alberta Association of Municipal Districts & Counties (AAMDC)/Jubilee Insurance Bond & Crime Program and which are in force for the period shown above. Please refer to actual policy documents for full details of all terms, conditions, limitations and exclusions applicable to the coverage afforded.

COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION INSURANCE

Premium: \$114.00

NOTE: The above noted Premium Payable for this extension in coverage is calculated on a basis that is the pro rata equivalent to the basis of Annual Premium applicable to the Additional Named Insured denoted above.

Coverage

BLANKET BOND INSURANCE

LIMIT INSURED

Employee Dishonesty Coverage – Form A (subject to: Warranty noted below)

\$50,000.00

COMPREHENSIVE CRIME INSURANCES

LIMIT INSURED

Loss of Money Inside / Outside the Premise Coverage	\$5,000.00
Money Order and Counterfeit Paper Currency Coverage	\$20,000.00
Depositors Forgery	\$5,000.00
Remote Access Telephone Fraud	Not Insured
Employee Theft of Client Property	\$250,000
Fraudulently-Induced Payments	\$10,000.00

Policy Includes:

(up to Limits of Liability)

Computer Fraud/Data Restoration	\$10,000.00
Professional Fees	\$10,000.00
Rewards	\$25,000.00
Fraudulently Induced Payments	\$500.00

Warranty

It is warranted that, insofar as the coverage afforded under the Blanket Bond (Employee Dishonesty) Section of the Policy is concerned, the Limit of Liability is reduced to \$5,000.00 if only one of the three conditions noted below exist at the time of the loss.

- (a) A dual cheque signing process is in place;
- (b) Reconciliation of bank statements is being performed by someone other than cheque signing personnel; and
- (c) An annual audit has been completed within 12 months preceding the loss

Deductibles

Amount to be Deducted

Limits up to and including \$500,000	\$500.00
Limits exceeding \$500,000 (Employee Dishonesty only)	\$2,500.00
Employee Theft of Client Property	\$1,000.00

In consideration of the premium specified above (or in endorsement[s] attached hereto), this document certifies that insurance has been effected under Policy No. 7503070/18 of the Royal & Sun Alliance Insurance Company of Canada, full copies of which may be seen at the offices of the Alberta Association of Municipal Districts & Counties of Nisku, Alberta and/or Aon Reed Stenhouse Inc. of Edmonton, AB for the account of the Certificate Holder named above.



AON REED STENHOUSE INC.

(on behalf of the Royal & Sun Alliance Insurance Company of Canada)

**CERTIFICATE OF INSURANCE**

CERTIFICATE NO.: XA03

AAMDC/JUBILEE INSURANCE PROGRAM – BOILER & MACHINERY**CERTIFICATE HOLDER: ALBERTA FEDERATION OF RURAL WATER COOPS****Effective Date: November 1, 2017 Expiry Date: November 1, 2018**

The following is a summary of Coverages that are applicable to the above Certificate Holder under the Alberta Association of Municipal Districts & Counties (AAMDC)/Jubilee Insurance Program and which are in force for the period shown above. Please refer to actual policy documents for full details of all terms, conditions, limitations and exclusions applicable to the coverage afforded.

B. BOILER & MACHINERY INSURANCE**Premium: \$980.00****Items of Coverage****Limits of Liability**

Direct Damage
Business Interruption (Rents)
Business Interruption (Profits)

\$ 100,000,000
\$ 250,000
\$ 10,000,000

Coverage Included:
(up to Amount of Insurance)

Extra Expense
Expedition Expenses
Professional Fees
Hazardous Substances
Ammonia Contamination
Water Damage
Consequential Damage (Refrigeration)
Automatic Acquisitions (up to 365 days)
By-Laws

\$ 250,000
Included
\$ 1,000,000
\$ 500,000
\$ 500,000
\$ 500,000
\$ 50,000
Included
Included

LOSS, if any, payable to the Certificate Holder or as otherwise denoted in endorsements attached hereto

Deductibles**Amount to be Deducted**

Direct Damage
Business Interruption
All other losses involving electrical items of varying horsepower
Consequential Damage (Refrigeration)
Production Machines

\$ 1,000
48 Hour Waiting Period
As Per Policy Wordings
10% subject to minimum of \$ 1,000
\$10,000

In consideration of the premiums specified above (or in endorsement(s) attached hereto), this document certifies that, insurance has been affected under **Policy No. EB1048490594/18 (Boiler & Machinery)** of the **Royal & Sun Alliance Insurance Company of Canada**, full copies of which may be seen at the offices of the Alberta Association of Municipal Districts & Counties and/or Aon Reed Stenhouse Inc. of Edmonton, AB for the account of the Insured named above.

AON REED STENHOUSE INC.
(on behalf of Royal & Sun Alliance Insurance Company of Canada)

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE



AAMDC/JUBILEE INSURANCE PROGRAM

CERTIFICATE HOLDER:
ALBERTA FEDERATION OF RURAL WATER COOPS

EFFECTIVE DATE: November 1, 2017 EXPIRY DATE: November 1, 2018
12:01 A.M. Standard Time at the address of the Certificate Holder

The following is a summary of Coverages that are applicable to the above Certificate Holder under the Alberta Association of Municipal Districts & Counties (AAMDC)/Jubilee Insurance Agencies Ltd. and which are in force for the period shown above. Please refer to actual policy documents for full details of all terms, conditions, limitations and exclusions applicable to the coverage afforded.

A. PROPERTY INSURANCE

Total Premium: \$69,873.00

Items of Coverage

Values Insured

Property Damage (Building)	\$57,373,439.00
Property Damage (Contents)	\$9,905,945.00
Gross Rents or Rental Value	\$0.00
Gross Earnings	\$0.00
Profits	\$0.00

Property Damage Includes:	Accounts Receivable	\$ 1,000,000
(up to Value Insured)	Automatic Acquisitions (60 day reporting greater than)	\$ 25,000,000
	Course of Construction (60 day reporting greater than)	\$ 250,000
	Debris Removal	\$ 5,000,000
	Electronic Data Processing Equipment	Included
	Extra Expense	\$ 5,000,000
	Fire Department Charges	\$ 500,000
	Fire Fighting Expenses	\$ 500,000
	Lawns, Trees, Shrubs and Indoor Plants-each tree	\$ 250
	Lawns, Trees, Shrubs and Indoor Plants-occurrence	\$ 100,000
	LEED Certified Buildings and Contents	\$ 500,000
	Master Keys	\$ 50,000
	Personal Effects – any one individual	\$ 2,500
	Personal Effects – any one loss	\$ 100,000
	Valuable Papers and Records	\$ 1,000,000
	Evacuation Expenses	\$ 250,000

Mobile Equipment Includes:	Commandeered Equipment (30 day reporting)	\$ 500,000
(up to Value Insured)	Fire Fighting Expense	\$ 500,000
	Equipment whilst waterborne (except in transit)	\$ 500,000
	Rental Reimbursement (up to \$2,500 daily)	\$ 75,000

LOSS, if any, payable to the Certificate Holder or as otherwise denoted in endorsements attached hereto

Deductibles

Amount to be Deducted

Each and Every Claim	**\$ 5,000
Vacant Properties	\$20,000
Earth Movement	2% of the value of the property or interest
Flood	\$25,000
Waiting Period	24 Hours

**refer to specific items (see Schedule attached) to confirm other deductible options that may have been selected **

In consideration of the premium specified above (or in endorsement(s) attached hereto), this document certifies that insurance has been effected under Policy No. RSLE2215/18 of Genesis Reciprocal Insurance Exchange & RSLE2216/18 of the Subscribing Insurance Companies, full copies of which may be seen at the offices of the Alberta Association of Municipal Districts & Counties and/or Aon Reed Stenhouse Inc. of Edmonton, AB for the account of the Insured named above.

Genesis Reciprocal Insurance Exchange

AON REED STENHOUSE INC.
(on behalf of the Subscribing Insurers)

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE