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Unsure if you have a legal matter worth pursuing? Your Wawanesa commercial or farm policy includes unlimited access to our toll-free Telephone Legal Helpline Service* at no additional cost.

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- Service is available 8 a.m. to 12 midnight (local time), 7 days a week, with after hours accommodations for emergencies
- Confidentiality is assured
- Call as often as needed – there is no additional charge for the service
- General legal assistance and information on most business and personal legal matters is provided



Scan the QR code or visit:
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Wawanesa
Insurance

**COMMERCIAL INSURANCE
POLICY
DECLARATIONS**

Policy Change effective

Jun 30, 2026

And is in addition to any previous declaration
bearing the same policy number for this policy period

NAMED INSURED AND ADDRESS

HALIFAX COUNTY CONDOMINIUM CORPORATION #144
1049 SOUTH PARK STREET
HALIFAX NS B3H 2W5

BROKER OFFICE

ARTHUR J. GALLAGHER CANADA LIMITED
1040 RUE CHAMPLAIN, SUITE 201
DIEPPE NB E1A 8L8
Telephone: 902-429-4150 Broker Number: 0053125
Fax: 902-420-1787

Policy Number

48271050

Account Number

453517331

Policy Period

From Jun 30, 2026 to Jun 30, 2027 12:01 A.M.

All times are local at the Named Insured's
postal address as stated herein

Thank you for choosing The Wawanesa Mutual Insurance Company ("Wawanesa Insurance"). Your insurance policy package is your insurance contract. It includes your policy declaration and your policy wordings. Your policy declaration is a summary of the coverage and limits you have purchased. Your policy wordings, including endorsements, exclusions, limitations and conditions, provide you with a detailed explanation of your coverage. These items represent the legal contract of indemnity between you and us.

Please review the following policy coverage documents to ensure your policy meets your needs and you understand what you're covered for in the event of a claim:

- Policy declaration outlining your coverages and limits (this document)
- Policy wordings for further details of your coverages. You can download your copy at wawanesa.com/policy-wordings. You will need to enter your policy number found at the top left of this page.

For questions regarding your coverage, premium, billing, changes to your policy, including cancellation, or to request printed/ emailed documents please contact your broker. For all other information, including frequently asked questions, concerns/complaints, Wawanesa's Member Review Council, and contact details, please visit wawanesa.com or email talktous@wawanesa.com. If you need to submit a claim, visit wawanesa.com/claims or call 1-844-WAWANESA (929-2637).

The following change(s) have been made to your policy:
Removed Podium Properties as Additional Insured



**Access your policy wordings
online, anytime.**

Ensure your policy meets your needs, and know
what you're covered for in the event of a claim.

Scan the QR code to view your policy wordings, or visit wawanesa.com/policy-wordings



This policy contains a clause which may limit the amount payable.

"Wawanesa Insurance" is **The Wawanesa Mutual Insurance Company** and is the licensed insurer of this policy.

COMMERCIAL INSURANCE POLICY

Named Insured(s): Halifax County Condominium Corporation #144

Policy Number: 48271050 **Account Number:** 453517331 **Policy Period:** June 30, 2026 to June 30, 2027 12:01 A.M.

Form of Organization: Corporation

Description of the Business and Operations of the Named Insured(s): 10 Unit Condominium

Your previous full term premium was \$11,072.00. Your amended full term premium is \$11,072.00. The change in premium for the remainder of the policy period is \$0.00.

Policy Change Summary

Change Type	Description	Amount of Insurance	Deductible	Premium
Changed	Commercial Liability Commercial General Liability Coverage Form - Form WA6000 05 2022 General Aggregate Products-Completed Operations Aggregate Each Occurrence Personal and Advertising Injury Liability Medical Payments - Any One Person Tenants' Legal Liability Deductible - Bodily Injury Liability, Per Occurrence basis Deductible - Property Damage Liability, Per Occurrence basis Broad Form Completed Operations - Form WA6014 11 2019 Condominium Directors' and Officers' Liability (Claims Made) Coverage - Form WA6082 11 2019 Aggregate Limit Each Wrongful Act Employee Benefits Liability Coverage - Form WA6002 08 2018 Coverage - Employer's Liability - Form WA6015 11 2019 Each Occurrence Communicable Disease Exclusion Form - Form WA6095 03 2021 See Commercial Liability Exposures	 \$10,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$50,000 \$500,000 \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000	 \$1,000 \$1,000	 Included

Commercial Liability Exposures

Description	Industry Code	Basis	Basis Type	Rate	Advance Premium (Portion of Commercial Liability Premium)
Building Owners' Risk (Realty) - Apartment Style - 9 Storey or Less - No Mercantile Occupancy - Condominium (Not Townhouses)	665001	10	Per Suite	\$85.00	\$851.00

This policy is subject to: Common Policy and Property Conditions WA2999 10 2024; Short Rate Cancellation Table - Form 3242 12 2020; Statutory Conditions (Nova Scotia) - Form SC5 08 2021; It includes the CEO Signature page Form WA2990 01 2025.

Policyholder meeting notice:

Policyholders in good standing can attend and vote (in person or by proxy) at meetings of the policyholders of Wawanesa Insurance. If you want to receive notice of these meetings, please visit wawanesa.com/annual-meeting.