

**AYRE & OXFORD INC.**

Professional Real Estate Management

September 23<sup>rd</sup>, 2011

**To: Condominium Board Members of Ayre & Oxford Inc.**

You are invited to attend a free event hosted by Ayre & Oxford Inc, in partnership with HUB International Phoenix Insurance Brokers:

**Risk Management & Loss Control  
Information & Discussion Forum  
on Condominium Insurance**

**November 17<sup>th</sup>, 7:00 PM  
Banff Room, Derrick Golf & Winter Club  
#3500 119 Street NW Edmonton, AB T6J 5P5**

Presenting at this event are:

**Roberto Noce, Q.C.**  
Partner, Miller Thomson LLP

**Jim Gardner**  
Owner, Gardner Appraisals Ltd.

**Paul Whitman**  
Owner, Diverse Claims Adjusters Ltd.

**Dawn Mitchell, FCIP, CRIM., CAIB.,  
ACCI**  
Commercial Account Executive,  
HUB International Phoenix Insurance  
Brokers

**Christine Devich, CIP**  
Personal Lines Manager,  
HUB International Phoenix Insurance  
Brokers

This session will touch on items such as:

Owners' Insurance Coverage versus Corporation Insurance Coverage  
Special Assessment Insurance Coverage  
Claims Processes  
Board Members: Bylaw enforcement & insurance rates  
Board Members & Liability: site contractors, site conditions, imposing fines,  
charging back owners for damage to other suites, and special assessments.

**Please RSVP to your Property Manager if you would like to attend.**

Yours truly,  
***Ayre & Oxford Inc.***