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Frequently Asked Questions (FAQ)
Carriage Hills Vacation Owners Association & Carriage Ridge Owners Association
March 3, 2022

BDO Canada Limited (“**BDO**”) was appointed as Receiver over the Carriage Hills Vacation Owners Association (the “**Carriage Hills Resort**”) and the Carriage Ridge Owners Association (the “**Carriage Ridge Resort**”) and together with Carriage Hills Resort, the “**Resorts**”) pursuant to Court orders granted December 11, 2020, with an effective date of January 6, 2021, over all of the assets, undertakings and properties of the Resorts, together with the lands and premises on which the Resorts operate.

Before the Receiver can distribute funds to Owners, the Receiver must run a claims process, which was approved by the Court on December 17, 2021 (the “**Ownership Claims Process**”). The Receiver has engaged Prime Clerk LLC (“**Prime Clerk**”) to assist with the development and administration of the Ownership Claims Process.

To assist Owners, below is a list of Frequently Asked Questions (“**FAQ**”) prepared by the Receiver designed to be responsive to the questions and concerns raised by Owners with respect to the Ownership Claims Process. This FAQ should be read in conjunction with the FAQ dated January 19, 2022 which can be found at: [FAQ dated January 19, 2022](#).

1. I have not received my claims package. What should I do?

On January 24, 2022, Prime Clerk emailed a claims package which included a unique ID and instructions on how to access Prime Clerks’ online claims portal (the “**Online Portal**”) to all Owners who have provided a valid email address. Over the course of the week of February 21, 2022, Prime Clerk re-emailed a claims package, which included a unique ID and instructions on how to access the Online Portal, to all Owners who have provided a valid email address and for whom Prime Clerk had yet to receive a claim submission as of February 20, 2022. If you cannot locate the Prime Clerk email please check your junk/spam folder. If during the week of February 21, 2022, you have received a claim package and believe you previously completed your submission, please confirm that the claim package you recently received references the same unique ID as your submission, as Owners with multiple Equiant accounts will have multiple unique ID’s, being one unique ID for each Equiant account.

If you do not have an email address on file with the Receiver, Prime Clerk sent your claims package, which included a unique ID and instructions on how to access the Online Portal, via regular mail on January 24, 2022. Please check your mailbox for correspondence from Prime Clerk.

If you have not received your claim package via email or regular mail, you may contact Prime Clerk at (844) 205-4338 (Toll Free in Canada and the United States), (312) 345-0605 (Outside Canada and the United States), or carriageinfo@primeclerk.com and request your Unique ID(s) in order to access the Claims Portal or to complete a paper submission. For security purposes you may be asked to provide details associated with your account, including Owner name(s), postal address, email address, phone number, Equiant ID and/or contract ID. Where possible, please have this information available prior to contacting Prime Clerk.

2. What happens if I do not submit my claim in the Ownership Claims Process?

All Owners must submit their claims by **5:00 p.m. (Toronto time) on April 11, 2022** (the “**Claims Bar Date**”). Any Owner (or other claimant) who does not submit their claim by the Claims Bar Date:

- will be forever prohibited from making a claim against the Resorts or their proceeds of sale;
- **will not be entitled to receive a distribution**; and
- will not be entitled to any further notice in and will not be entitled to participate as a creditor in the proceedings.



3. Do all co-Owners of an interval need to submit their own individual claim in the Ownership Claims Process?

Yes! Each and every co-Owner must submit a claim. You **CANNOT** submit a claim for multiple Owners using the same unique ID or using the same claim form, even if the co-Owners' details are pre-populated in your Acknowledgment Form or if they reside at the same address. Any Owner who fails to submit their individual claim(s) will not receive a distribution.

4. Do I need to submit more than one Acknowledgment Form?

A unique ID has been created and sent to Owners for each Equiant Account registered to their name. Should you have more than one Equiant Account you ought to have received multiple unique ID's, one for each Equiant Account. You must complete the Acknowledgment Form for each Unique ID received. If you do not, you will not be entitled to receive a distribution in respect of the intervals associated with any Equiant Account for which you did not complete the Acknowledgment Form.

5. I have only one unique ID and the form pre-populates my name and contact details. Can my spouse use my unique ID and replace my name with theirs?

No, each unique ID is specific to a single person. Your spouse must use their unique ID to access their Acknowledgment Form.

6. I am the sole owner of my account but my ex-spouse is listed as a co-Owner. How do I rectify this?

You must submit a Request for Amendment to dispute a co-Owner's ownership interest and assert your percentage ownership along with providing documentation supporting the amendment.

7. I am the representative of an Owner. How may I submit a claim on their behalf?

You may submit an Acknowledgment Form on behalf of an Owner using their unique ID together with supporting documentation establishing your right to submit a claim on an Owner's behalf.

8. I am the next of kin / legal representative / estate trustee of a deceased Owner. How can I submit a claim?

The next of kin, legal representative or estate trustee of a deceased Owner may submit a claim by either: (i) using the deceased Owner's unique ID and submitting a Request for Amendment; or (ii) submitting an Owner Proof of Claim. In either case, supporting documentation must be submitted evidencing your right to submit a claim.

9. I found an error in the information that was pre-populated on my Acknowledgment Form. Can Prime Clerk or the Receiver change it for me?

Any revisions or corrections must be completed by submitting a Request for Amendment together with supporting documentation in respect of the amendment.

10. I updated my information through the Owner Outreach process. Why do I still see errors in my Acknowledgment Form?

The Owner Outreach process was intended for information gathering for the purpose of issuing notices to Owners in the Ownership Claims Process. Should you require any revisions made to the information contained in the Acknowledgment Form, please submit a Request for Amendment along with supporting documentation.



11. I have already submitted my Acknowledgment Form but I made a mistake. Can Prime Clerk or the Receiver fix it for me?

You may re-use the unique ID you were assigned in order to amend your submission. If you submit a second Acknowledgment Form using the same unique ID, your first submission will be replaced with the updated submission.

12. I have submitted an Acknowledgment Form through the Online Portal. How can I obtain a copy for my records?

After you complete your submission through the Claims Portal you will receive a confirmation email from carriageclaims@Primeclerk.com including a PDF copy of your submission. If you cannot locate the confirmation email please check your junk/spam folder.

13. When will I receive a distribution and how much will I be paid?

The Receiver is unable to calculate the amount you will receive for each interval ownership interest until after the Claims Bar Date, at which time the Receiver will reconcile the claims submitted in the Ownership Claims Process. Further, the Receiver will communicate when the next Court attendance is scheduled as we move closer to the Claims Bar Date. It is anticipated that details with respect to distribution amounts and timing will be communicated at the next Court hearing. Prime Clerk and the Receiver will work as quickly as possible to reconcile the claims and prepare a distribution at the conclusion of the Claims Bar Date.

14. I have tried contacting Prime Clerk by telephone, but I am unable to get connected with a representative. How can I arrange a call with Prime Clerk?

Prime Clerk endeavors to return all messages within 48 hours. If you are having difficulty connecting with Prime Clerk via telephone, please consider sending an email to carriageinfo@primeclerk.com with your question.

15. Where may I obtain a copy of the Ownership Claims Process Orders?

The Ownership Claims Process Orders dated December 17, 2021 are available to view/download here:

- Carriage Hills Resort: [Claims Process Order dated December 17 2021](#)
- Carriage Ridge Resort: [Claims Process Order dated December 17 2021](#)

16. If I have a question regarding the Ownership Claims Process, the Online Portal or the submission of claim documents who should I contact?

Inquiries should be directed to Prime Clerk at the following coordinates:

Toll free in Canada or the United States: (844) 205-4338
Outside Canada or the United States: (312) 345-0605
Email: carriageinfo@primeclerk.com

17. Where may I obtain information with regard to the Resorts?

All information related to the Resorts can be found at the following link to the Receiver's case website <https://www.bdo.ca/en-ca/extranets/carriage/>. In addition, dedicated email addresses have been created to receive questions from stakeholders. The email addresses are:

For Carriage Hill Resort inquiries: BDOCarriageHills@bdo.ca
For Carriage Ridge Resort inquiries: BDOCarriageRidge@bdo.ca