

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

Summary of Coverage

Named Insured: The Owners of Strata Plan NW 3119 Queen's Gate
 Additional Insured(s): First Service Residential BC Ltd.
 Location Address(es): 8500 - 8580 General Currie Road, Richmond, BC V6Y 3V4
 Policy Period: **March 31, 2020 to March 31, 2021** 12:01 a.m. Standard Time

Insuring Agreements	Deductibles	Limit
PROPERTY COVERAGES		
All Property, Named Perils, Replacement Cost Subject to a MAXIMUM Loss Limit, Any One Loss	\$25,000	\$69,000,000 \$53,130,000
Equipment	\$25,000	\$185,000
Additional Living Expenses	Included	\$1,000,000
Water Damage	\$50,000	Included
Backup of Sewers, Sumps, Septic Tanks or Drains	\$50,000	Included
Earthquake Damage	20 %	Included
Flood Damage	\$50,000	Included
Rental Income - Profits Form - 18 Month period of indemnity	\$25,000	\$24,800
LIMIT OF LIABILITY: The liability of the Insurer(s) for the cumulative total net claims resulting from any occurrence under this policy, over all property coverages and endorsements combined, including all costs, fees, charges and expenses shall not exceed \$53,130,000		
BLANKET EXTERIOR GLASS INSURANCE		
Residential	\$100	Blanket
Commercial	\$250	Blanket
COMMERCIAL GENERAL LIABILITY		
Each Occurrence Limit	\$500	\$10,000,000
Coverage A - Bodily Injury & Property Damage Liability - <i>Per Occurrence</i>	\$500	\$10,000,000
Products & Completed Operations - <i>Aggregate</i>		\$10,000,000
Coverage B - Personal Injury Liability - <i>Per Occurrence</i>	\$500	\$10,000,000
Non-Owned Automobile - SPF #6 - <i>Per Occurrence</i>		\$10,000,000
CONDO DIRECTORS & OFFICERS LIABILITY		
Cyber Security and Privacy Liability	Nil	\$2,000,000 \$250,000
ENVIRONMENTAL LIABILITY POLICY / POLLUTION LEGAL LIABILITY		
Limit of Liability – Each Incident, Coverages A-G	\$10,000 Retention	\$1,000,000
Limit of Liability – Each Incident, Coverage H	5 Day Waiting Period	\$250,000
Aggregate Limit		\$1,000,000
VOLUNTEER ACCIDENT INSURANCE COVERAGE		
Personal Accident Limit - Maximum Benefit - Lesser of \$1,000,000 or 7.5x Annual Salary		\$1,000,000
Weekly Accident Indemnity - Lesser of \$750 or 75% of Gross Weekly Earnings (52 weeks)	8 day Waiting Period	
Accident Expenses - various up to \$15,000 (see policy wording) Dental Expense - \$5,000		
Program Aggregate Limit		\$10,000,000
COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION		
Employee Dishonesty	Nil	\$1,000,000
Broad Form Money & Securities	Nil	\$60,000
Program Aggregate Limit		\$10,000,000
EQUIPMENT BREAKDOWN		
I Standard Comprehensive Plus, Replacement Cost	\$1,000	\$53,130,000
II Consequential Damage, 90% Co-Insurance	\$1,000	\$25,000
III Extra Expense	24 Hour Waiting Period	\$250,000
IV Ordinary Payroll – 90 Days	24 Hour Waiting Period	\$100,000
V Business Interruption		\$24,800
PRIVACY BREACH SERVICES		
	Nil	\$25,000
TERRORISM		
	\$500	\$500,000

This is a generalized summary of coverage for quick reference. In all cases the terms and conditions of the policy in effect are the determining documents

Summary of Coverage

PLATINUM LEGAL SERVICES RETAINER – CLARK WILSON LLP

Legal advice and exclusive benefits. See Contract for details.

Limits: \$1,000,000/Legal Proceeding \$1,500,000 Aggregate

Fee: 100% Retained

Retained

April 8, 2020 - E&OE