

May 7, 2020

## *Strata Plan NW 3119 – Queen's Gate*

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# Owner Insurance Information

## Consult with Your Broker

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Dear Owners,

The Strata Council wishes to ensure that all owners appreciate the effect on them of the changes in the Strata's insurance coverage and get the necessary advice and coverage to safeguard their financial wellbeing and that of the Strata.

The following illustration shows the effect on owners of the NW 3119 Building Notice: Insurance Premium and Deductible Increases.

Due to natural disasters around the world and other factors, the strata insurance market has come under pressure.

Insurers have also left the market resulting in inadequate coverage available to Stratas.

The Strata Council considers us fortunate to have secured 77% coverage of the full replacement cost of our Queen's Gate property.

### **What does this mean for you?**

The worst-case scenario each owner needs to be covered for is an earthquake that results in total loss and requires Queen's Gate to be rebuilt.

The following is merely an illustration and is not insurance advice which owners must obtain from their own insurance brokers.

The current assessed cost to rebuild is \$69,000,000 (\$69M)

The Strata Corporation would be required to pay:		
- 23% insurance shortfall:	\$15,870,000	(\$15.9M)
- 20% deductible:	\$13,800,000	(\$13.8M)
	<b>\$29,670,000</b>	<b>(\$29.7M)</b>

Fortunately, insurance is available to Owners to protect against this liability.

Please consult with your insurance broker as soon as possible and provide this information to them, together with the notice and insurance policy sent to owners by First Service on April 1, 2020

Owners not having enough insurance covering that assessment would suffer significant financial loss.

**Attached are 2 list of units and the amount of coverage needed for Uninsured Replacement Value and Earthquake Deductible in the event of total loss due to earthquake as set out above.**

Please also get advice on taking adequate and appropriate coverage for the Water Damage deductible of \$50,000 and the Backup of Sewers, Sumps, Septic Tanks or Drains deductible of \$50,000

Please consult your insurance broker now to ensure you have an adequate amount of the correct types of coverage.

This needs to be done for yourself, your family and your fellow owners.

Yours Truly,

Strata Council  
Strata Plan NW 3119

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## 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
<b>PROPERTY COVERAGES</b>		
All Property, Named Perils, Replacement Cost	\$25,000	\$69,000,000
<b>Subject to a MAXIMUM Loss Limit, Any One Loss</b>		<b>\$53,130,000</b>
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
<b>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</b>		
<b>BLANKET EXTERIOR GLASS INSURANCE</b>		
Residential	\$100	Blanket
Commercial	\$250	Blanket
<b>COMMERCIAL GENERAL LIABILITY</b>		
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
<b>CONDO DIRECTORS &amp; OFFICERS LIABILITY</b>		
Cyber Security and Privacy Liability	Nil	\$2,000,000
<b>ENVIRONMENTAL LIABILITY POLICY / POLLUTION LEGAL LIABILITY</b>		
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
<b>VOLUNTEER ACCIDENT INSURANCE COVERAGE</b>		
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
<b>COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION</b>		
Employee Dishonesty	Nil	\$1,000,000
Broad Form Money & Securities	Nil	\$60,000
Program Aggregate Limit		\$10,000,000
<b>EQUIPMENT BREAKDOWN</b>		
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
<b>PRIVACY BREACH SERVICES</b>		
	Nil	\$25,000
<b>TERRORISM</b>		
	\$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

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**Summary of Coverage**

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**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

**NW 3119 - QUEEN'S GATE**  
**Earthquake Deductible**  
**20% of Appraised Value**  
**Total \$13,800,000**

<b>Strata Lot Number</b>	<b>Civic Address</b>	<b>Unit Entitlement</b>	<b>Total Earthquake Deductible Per Strata Lot</b>
91	101 - 8500 General Currie	751	44,557.47
92	102 - 8500 General Currie	732	43,430.18
93	103 - 8500 General Currie	1305	77,426.76
94	104 - 8500 General Currie	1047	62,119.40
95	105 - 8500 General Currie	1144	67,874.49
96	106 - 8500 General Currie	1393	82,647.88
97	107 - 8500 General Currie	730	43,311.52
98	108 - 8500 General Currie	991	58,796.87
99	109 - 8500 General Currie	1299	77,070.78
100	110 - 8500 General Currie	1362	80,808.62
101	111 - 8500 General Currie	756	44,854.12
102	112 - 8500 General Currie	1079	64,017.99
103	113 - 8500 General Currie	1079	64,017.99
104	114 - 8500 General Currie	1237	73,392.26
105	115 - 8500 General Currie	1369	81,223.94
106	116 - 8500 General Currie	1369	81,223.94
107	117 - 8500 General Currie	1340	79,503.34
108	118 - 8500 General Currie	1400	83,063.19
109	119 - 8500 General Currie	1407	83,478.51
110	120 - 8500 General Currie	1048	62,178.73
111	121 - 8500 General Currie	1286	76,299.47
112	201 - 8500 General Currie	751	44,557.47
113	202 - 8500 General Currie	732	43,430.18
114	203 - 8500 General Currie	1305	77,426.76
115	204 - 8500 General Currie	1047	62,119.40
116	205 - 8500 General Currie	1144	67,874.49
117	206 - 8500 General Currie	1393	82,647.88
118	207 - 8500 General Currie	730	43,311.52
119	208 - 8500 General Currie	991	58,796.87
120	209 - 8500 General Currie	1299	77,070.78
121	210 - 8500 General Currie	1362	80,808.62
122	211 - 8500 General Currie	756	44,854.12
123	212 - 8500 General Currie	1079	64,017.99
124	213 - 8500 General Currie	1079	64,017.99
125	214 - 8500 General Currie	1237	73,392.26
126	215 - 8500 General Currie	1369	81,223.94
127	216 - 8500 General Currie	1369	81,223.94
128	217 - 8500 General Currie	1363	80,867.95

**NW 3119 - QUEEN'S GATE**  
**Earthquake Deductible**  
**20% of Appraised Value**  
**Total \$13,800,000**

<b>Strata Lot Number</b>	<b>Civic Address</b>	<b>Unit Entitlement</b>	<b>Total Earthquake Deductible Per Strata Lot</b>
129	218 - 8500 General Currie	1400	83,063.19
130	219 - 8500 General Currie	1407	83,478.51
131	220 - 8500 General Currie	1048	62,178.73
132	221 - 8500 General Currie	1286	76,299.47
133	301 - 8500 General Currie	751	44,557.47
134	302 - 8500 General Currie	732	43,430.18
135	303 - 8500 General Currie	1305	77,426.76
136	304 - 8500 General Currie	1047	62,119.40
137	305 - 8500 General Currie	1000	59,330.85
138	306 - 8500 General Currie	1101	65,323.27
139	308 - 8500 General Currie	1024	60,754.79
140	309 - 8500 General Currie	1299	77,070.78
141	310 - 8500 General Currie	1375	81,579.92
142	311 - 8500 General Currie	756	44,854.12
143	312 - 8500 General Currie	1079	64,017.99
144	313 - 8500 General Currie	1079	64,017.99
145	314 - 8500 General Currie	1237	73,392.26
146	315 - 8500 General Currie	1372	81,401.93
147	316 - 8500 General Currie	1372	81,401.93
148	317 - 8500 General Currie	1377	81,698.58
149	318 - 8500 General Currie	1231	73,036.28
150	319 - 8500 General Currie	1238	73,451.59
151	320 - 8500 General Currie	1048	62,178.73
152	321 - 8500 General Currie	1286	76,299.47
1	100 - 8520 General Currie	STRATA STE.	-
10	115 - 8520 General Currie	1018	60,398.81
24	116 - 8520 General Currie	1180	70,010.40
11	117 - 8520 General Currie	1122	66,569.22
23	118 - 8520 General Currie	1036	61,466.76
12	119 - 8520 General Currie	1153	68,408.47
22	120 - 8520 General Currie	757	44,913.45
13	121 - 8520 General Currie	998	59,212.19
21	122 - 8520 General Currie	743	44,082.82
14	123 - 8520 General Currie	732	43,430.18
15	124 - 8520 General Currie	1170	69,417.10
16	125 - 8520 General Currie	1170	69,417.10
20	126 - 8520 General Currie	1282	76,062.15
17	127 - 8520 General Currie	732	43,430.18

**NW 3119 - QUEEN'S GATE****Earthquake Deductible****20% of Appraised Value****Total \$13,800,000**

<b>Strata Lot Number</b>	<b>Civic Address</b>	<b>Unit Entitlement</b>	<b>Total Earthquake Deductible Per Strata Lot</b>
19	128 - 8520 General Currie	1059	62,831.37
18	129 - 8520 General Currie	1115	66,153.90
40	217 - 8520 General Currie	1018	60,398.81
54	218 - 8520 General Currie	1180	70,010.40
41	219 - 8520 General Currie	1122	66,569.22
53	220 - 8520 General Currie	1024	60,754.79
42	221 - 8520 General Currie	1153	68,408.47
52	222 - 8520 General Currie	757	44,913.45
43	223 - 8520 General Currie	998	59,212.19
51	224 - 8520 General Currie	743	44,082.82
44	225 - 8520 General Currie	732	43,430.18
45	226 - 8520 General Currie	1170	69,417.10
46	227 - 8520 General Currie	1152	68,349.14
50	228 - 8520 General Currie	1282	76,062.15
47	229 - 8520 General Currie	732	43,430.18
49	230 - 8520 General Currie	1059	62,831.37
48	231 - 8520 General Currie	1115	66,153.90
70	316 - 8520 General Currie	1018	60,398.81
83	317 - 8520 General Currie	1180	70,010.40
71	318 - 8520 General Currie	1122	66,569.22
82	319 - 8520 General Currie	1034	61,348.10
72	320 - 8520 General Currie	1153	68,408.47
81	321 - 8520 General Currie	757	44,913.45
73	322 - 8520 General Currie	998	59,212.19
80	323 - 8520 General Currie	743	44,082.82
74	324 - 8520 General Currie	732	43,430.18
75	325 - 8520 General Currie	1170	69,417.10
76	326 - 8520 General Currie	1074	63,721.33
79	327 - 8520 General Currie	1282	76,062.15
78	328 - 8520 General Currie	1034	61,348.10
77	329 - 8520 General Currie	1005	59,627.51
2	101 - 8560 General Currie	1115	66,153.90
30	102 - 8560 General Currie	1036	61,466.76
3	103 - 8560 General Currie	732	43,430.18
29	104 - 8560 General Currie	1282	76,062.15
4	105 - 8560 General Currie	1170	69,417.10
5	106 - 8560 General Currie	1170	69,417.10
6	107 - 8560 General Currie	732	43,430.18

**NW 3119 - QUEEN'S GATE**  
**Earthquake Deductible**  
**20% of Appraised Value**  
**Total \$13,800,000**

<b>Strata Lot Number</b>	<b>Civic Address</b>	<b>Unit Entitlement</b>	<b>Total Earthquake Deductible Per Strata Lot</b>
28	108 - 8560 General Currie	743	44,082.82
7	109 - 8560 General Currie	998	59,212.19
27	110 - 8560 General Currie	757	44,913.45
8	111 - 8560 General Currie	1153	68,408.47
26	112 - 8560 General Currie	1035	61,407.43
9	113 - 8560 General Currie	1118	66,331.89
25	114 - 8560 General Currie	1181	70,069.74
31	201 - 8560 General Currie	1149	68,171.15
61	202 - 8560 General Currie	1075	63,780.67
32	203 - 8560 General Currie	732	43,430.18
60	204 - 8560 General Currie	1282	76,062.15
33	205 - 8560 General Currie	1152	68,349.14
34	206 - 8560 General Currie	1170	69,417.10
35	207 - 8560 General Currie	732	43,430.18
59	208 - 8560 General Currie	743	44,082.82
36	209 - 8560 General Currie	998	59,212.19
58	210 - 8560 General Currie	757	44,913.45
37	211 - 8560 General Currie	1153	68,408.47
57	212 - 8560 General Currie	1017	60,339.48
38	213 - 8560 General Currie	1122	66,569.22
56	214 - 8560 General Currie	1181	70,069.74
39	215 - 8560 General Currie	1021	60,576.80
55	216 - 8560 General Currie	993	58,915.54
62	301 - 8560 General Currie	1005	59,627.51
90	302 - 8560 General Currie	1034	61,348.10
89	303 - 8560 General Currie	1282	76,062.15
63	304 - 8560 General Currie	1074	63,721.33
64	305 - 8560 General Currie	1170	69,417.10
65	306 - 8560 General Currie	732	43,430.18
88	307 - 8560 General Currie	743	44,082.82
66	308 - 8560 General Currie	998	59,212.19
87	309 - 8560 General Currie	757	44,913.45
67	310 - 8560 General Currie	1153	68,408.47
86	311 - 8560 General Currie	1036	61,466.76
68	312 - 8560 General Currie	1127	66,865.87
85	313 - 8560 General Currie	1181	70,069.74
69	314 - 8560 General Currie	1021	60,576.80
84	315 - 8560 General Currie	983	58,322.23

**NW 3119 - QUEEN'S GATE**  
**Earthquake Deductible**  
**20% of Appraised Value**  
**Total \$13,800,000**

<b>Strata Lot Number</b>	<b>Civic Address</b>	<b>Unit Entitlement</b>	<b>Total Earthquake Deductible Per Strata Lot</b>
153	101 - 8580 General Currie	744	44,142.15
154	102 - 8580 General Currie	733	43,489.51
155	103 - 8580 General Currie	1258	74,638.21
156	104 - 8580 General Currie	1054	62,534.72
157	105 - 8580 General Currie	1151	68,289.81
158	106 - 8580 General Currie	792	46,990.03
159	107 - 8580 General Currie	733	43,489.51
160	108 - 8580 General Currie	733	43,489.51
161	109 - 8580 General Currie	744	44,142.15
162	110 - 8580 General Currie	1039	61,644.75
163	111 - 8580 General Currie	743	44,082.82
164	112 - 8580 General Currie	961	57,016.95
165	113 - 8580 General Currie	750	44,498.14
166	114 - 8580 General Currie	1069	63,424.68
167	115 - 8580 General Currie	1089	64,611.30
168	116 - 8580 General Currie	1242	73,688.92
169	117 - 8580 General Currie	1356	80,452.63
170	118 - 8580 General Currie	1367	81,105.27
171	119 - 8580 General Currie	736	43,667.51
172	120 - 8580 General Currie	730	43,311.52
173	121 - 8580 General Currie	1229	72,917.62
174	122 - 8580 General Currie	1254	74,400.89
175	123 - 8580 General Currie	1053	62,475.39
176	124 - 8580 General Currie	1270	75,350.18
177	201 - 8580 General Currie	744	44,142.15
178	202 - 8580 General Currie	733	43,489.51
179	203 - 8580 General Currie	1258	74,638.21
180	204 - 8580 General Currie	1054	62,534.72
181	205 - 8580 General Currie	1151	68,289.81
182	206 - 8580 General Currie	792	46,990.03
183	207 - 8580 General Currie	733	43,489.51
184	208 - 8580 General Currie	733	43,489.51
185	209 - 8580 General Currie	744	44,142.15
186	210 - 8580 General Currie	1039	61,644.75
187	211 - 8580 General Currie	743	44,082.82
188	212 - 8580 General Currie	961	57,016.95
189	213 - 8580 General Currie	750	44,498.14
190	214 - 8580 General Currie	1069	63,424.68

**NW 3119 - QUEEN'S GATE**  
**Earthquake Deductible**  
**20% of Appraised Value**  
**Total \$13,800,000**

<b>Strata Lot Number</b>	<b>Civic Address</b>	<b>Unit Entitlement</b>	<b>Total Earthquake Deductible Per Strata Lot</b>
191	215 - 8580 General Currie	1089	64,611.30
192	216 - 8580 General Currie	1242	73,688.92
193	217 - 8580 General Currie	1356	80,452.63
194	218 - 8580 General Currie	1367	81,105.27
195	219 - 8580 General Currie	736	43,667.51
196	220 - 8580 General Currie	847	50,253.23
197	221 - 8580 General Currie	1229	72,917.62
198	222 - 8580 General Currie	1254	74,400.89
199	223 - 8580 General Currie	1053	62,475.39
200	224 - 8580 General Currie	1270	75,350.18
201	301 - 8580 General Currie	744	44,142.15
202	302 - 8580 General Currie	733	43,489.51
203	303 - 8580 General Currie	1258	74,638.21
204	304 - 8580 General Currie	1054	62,534.72
205	305 - 8580 General Currie	1151	68,289.81
206	306 - 8580 General Currie	1160	68,823.79
207	308 - 8580 General Currie	1105	65,560.59
208	310 - 8580 General Currie	1039	61,644.75
209	311 - 8580 General Currie	743	44,082.82
210	312 - 8580 General Currie	974	57,788.25
211	313 - 8580 General Currie	750	44,498.14
212	314 - 8580 General Currie	1069	63,424.68
213	315 - 8580 General Currie	1089	64,611.30
214	316 - 8580 General Currie	1242	73,688.92
215	317 - 8580 General Currie	1363	80,867.95
216	318 - 8580 General Currie	1373	81,461.26
217	319 - 8580 General Currie	736	43,667.51
218	320 - 8580 General Currie	847	50,253.23
219	321 - 8580 General Currie	1229	72,917.62
220	322 - 8580 General Currie	1254	74,400.89
221	323 - 8580 General Currie	1053	62,475.39
222	324 - 8580 General Currie	1270	75,350.18
		<b>232,594</b>	<b>13,799,999.96</b>

**NW 3119 - QUEEN'S GATE**  
**Uninsured Replacement Value**  
**Appraised Value - \$69,000,000, Insured Value \$53,130,000**  
**Uninsured Value \$15,870,000**

<b>Strata Lot Number</b>	<b>Civic Address</b>	<b>Unit Entitlement</b>	<b>Total Uninsured Per Strata Lot \$</b>
91	101 - 8500 General Currie	751	51,241.09
92	102 - 8500 General Currie	732	49,944.71
93	103 - 8500 General Currie	1305	89,040.77
94	104 - 8500 General Currie	1047	71,437.31
95	105 - 8500 General Currie	1144	78,055.67
96	106 - 8500 General Currie	1393	95,045.06
97	107 - 8500 General Currie	730	49,808.25
98	108 - 8500 General Currie	991	67,616.40
99	109 - 8500 General Currie	1299	88,631.39
100	110 - 8500 General Currie	1362	92,929.91
101	111 - 8500 General Currie	756	51,582.24
102	112 - 8500 General Currie	1079	73,620.69
103	113 - 8500 General Currie	1079	73,620.69
104	114 - 8500 General Currie	1237	84,401.10
105	115 - 8500 General Currie	1369	93,407.53
106	116 - 8500 General Currie	1369	93,407.53
107	117 - 8500 General Currie	1340	91,428.84
108	118 - 8500 General Currie	1400	95,522.67
109	119 - 8500 General Currie	1407	96,000.28
110	120 - 8500 General Currie	1048	71,505.54
111	121 - 8500 General Currie	1286	87,744.40
112	201 - 8500 General Currie	751	51,241.09
113	202 - 8500 General Currie	732	49,944.71
114	203 - 8500 General Currie	1305	89,040.77
115	204 - 8500 General Currie	1047	71,437.31
116	205 - 8500 General Currie	1144	78,055.67
117	206 - 8500 General Currie	1393	95,045.06
118	207 - 8500 General Currie	730	49,808.25
119	208 - 8500 General Currie	991	67,616.40
120	209 - 8500 General Currie	1299	88,631.39
121	210 - 8500 General Currie	1362	92,929.91
122	211 - 8500 General Currie	756	51,582.24
123	212 - 8500 General Currie	1079	73,620.69
124	213 - 8500 General Currie	1079	73,620.69
125	214 - 8500 General Currie	1237	84,401.10
126	215 - 8500 General Currie	1369	93,407.53
127	216 - 8500 General Currie	1369	93,407.53
128	217 - 8500 General Currie	1363	92,998.14

**NW 3119 - QUEEN'S GATE**  
**Uninsured Replacement Value**  
**Appraised Value - \$69,000,000, Insured Value \$53,130,000**  
**Uninsured Value \$15,870,000**

<b>Strata Lot Number</b>	<b>Civic Address</b>	<b>Unit Entitlement</b>	<b>Total Uninsured Per Strata Lot \$</b>
129	218 - 8500 General Currie	1400	95,522.67
130	219 - 8500 General Currie	1407	96,000.28
131	220 - 8500 General Currie	1048	71,505.54
132	221 - 8500 General Currie	1286	87,744.40
133	301 - 8500 General Currie	751	51,241.09
134	302 - 8500 General Currie	732	49,944.71
135	303 - 8500 General Currie	1305	89,040.77
136	304 - 8500 General Currie	1047	71,437.31
137	305 - 8500 General Currie	1000	68,230.48
138	306 - 8500 General Currie	1101	75,121.76
139	308 - 8500 General Currie	1024	69,868.01
140	309 - 8500 General Currie	1299	88,631.39
141	310 - 8500 General Currie	1375	93,816.91
142	311 - 8500 General Currie	756	51,582.24
143	312 - 8500 General Currie	1079	73,620.69
144	313 - 8500 General Currie	1079	73,620.69
145	314 - 8500 General Currie	1237	84,401.10
146	315 - 8500 General Currie	1372	93,612.22
147	316 - 8500 General Currie	1372	93,612.22
148	317 - 8500 General Currie	1377	93,953.37
149	318 - 8500 General Currie	1231	83,991.72
150	319 - 8500 General Currie	1238	84,469.33
151	320 - 8500 General Currie	1048	71,505.54
152	321 - 8500 General Currie	1286	87,744.40
1	100 - 8520 General Currie	STRATA STE.	-
10	115 - 8520 General Currie	1018	69,458.63
24	116 - 8520 General Currie	1180	80,511.97
11	117 - 8520 General Currie	1122	76,554.60
23	118 - 8520 General Currie	1036	70,686.78
12	119 - 8520 General Currie	1153	78,669.74
22	120 - 8520 General Currie	757	51,650.47
13	121 - 8520 General Currie	998	68,094.02
21	122 - 8520 General Currie	743	50,695.25
14	123 - 8520 General Currie	732	49,944.71
15	124 - 8520 General Currie	1170	79,829.66
16	125 - 8520 General Currie	1170	79,829.66
20	126 - 8520 General Currie	1282	87,471.47
17	127 - 8520 General Currie	732	49,944.71

**NW 3119 - QUEEN'S GATE**  
**Uninsured Replacement Value**  
**Appraised Value - \$69,000,000, Insured Value \$53,130,000**  
**Uninsured Value \$15,870,000**

<b>Strata Lot Number</b>	<b>Civic Address</b>	<b>Unit Entitlement</b>	<b>Total Uninsured Per Strata Lot \$</b>
19	128 - 8520 General Currie	1059	72,256.08
18	129 - 8520 General Currie	1115	76,076.98
40	217 - 8520 General Currie	1018	69,458.63
54	218 - 8520 General Currie	1180	80,511.97
41	219 - 8520 General Currie	1122	76,554.60
53	220 - 8520 General Currie	1024	69,868.01
42	221 - 8520 General Currie	1153	78,669.74
52	222 - 8520 General Currie	757	51,650.47
43	223 - 8520 General Currie	998	68,094.02
51	224 - 8520 General Currie	743	50,695.25
44	225 - 8520 General Currie	732	49,944.71
45	226 - 8520 General Currie	1170	79,829.66
46	227 - 8520 General Currie	1152	78,601.51
50	228 - 8520 General Currie	1282	87,471.47
47	229 - 8520 General Currie	732	49,944.71
49	230 - 8520 General Currie	1059	72,256.08
48	231 - 8520 General Currie	1115	76,076.98
70	316 - 8520 General Currie	1018	69,458.63
83	317 - 8520 General Currie	1180	80,511.97
71	318 - 8520 General Currie	1122	76,554.60
82	319 - 8520 General Currie	1034	70,550.32
72	320 - 8520 General Currie	1153	78,669.74
81	321 - 8520 General Currie	757	51,650.47
73	322 - 8520 General Currie	998	68,094.02
80	323 - 8520 General Currie	743	50,695.25
74	324 - 8520 General Currie	732	49,944.71
75	325 - 8520 General Currie	1170	79,829.66
76	326 - 8520 General Currie	1074	73,279.53
79	327 - 8520 General Currie	1282	87,471.47
78	328 - 8520 General Currie	1034	70,550.32
77	329 - 8520 General Currie	1005	68,571.63
2	101 - 8560 General Currie	1115	76,076.98
30	102 - 8560 General Currie	1036	70,686.78
3	103 - 8560 General Currie	732	49,944.71
29	104 - 8560 General Currie	1282	87,471.47
4	105 - 8560 General Currie	1170	79,829.66
5	106 - 8560 General Currie	1170	79,829.66
6	107 - 8560 General Currie	732	49,944.71

**NW 3119 - QUEEN'S GATE**  
**Uninsured Replacement Value**  
**Appraised Value - \$69,000,000, Insured Value \$53,130,000**  
**Uninsured Value \$15,870,000**

<b>Strata Lot Number</b>	<b>Civic Address</b>	<b>Unit Entitlement</b>	<b>Total Uninsured Per Strata Lot \$</b>
28	108 - 8560 General Currie	743	50,695.25
7	109 - 8560 General Currie	998	68,094.02
27	110 - 8560 General Currie	757	51,650.47
8	111 - 8560 General Currie	1153	78,669.74
26	112 - 8560 General Currie	1035	70,618.55
9	113 - 8560 General Currie	1118	76,281.68
25	114 - 8560 General Currie	1181	80,580.20
31	201 - 8560 General Currie	1149	78,396.82
61	202 - 8560 General Currie	1075	73,347.76
32	203 - 8560 General Currie	732	49,944.71
60	204 - 8560 General Currie	1282	87,471.47
33	205 - 8560 General Currie	1152	78,601.51
34	206 - 8560 General Currie	1170	79,829.66
35	207 - 8560 General Currie	732	49,944.71
59	208 - 8560 General Currie	743	50,695.25
36	209 - 8560 General Currie	998	68,094.02
58	210 - 8560 General Currie	757	51,650.47
37	211 - 8560 General Currie	1153	78,669.74
57	212 - 8560 General Currie	1017	69,390.40
38	213 - 8560 General Currie	1122	76,554.60
56	214 - 8560 General Currie	1181	80,580.20
39	215 - 8560 General Currie	1021	69,663.32
55	216 - 8560 General Currie	993	67,752.87
62	301 - 8560 General Currie	1005	68,571.63
90	302 - 8560 General Currie	1034	70,550.32
89	303 - 8560 General Currie	1282	87,471.47
63	304 - 8560 General Currie	1074	73,279.53
64	305 - 8560 General Currie	1170	79,829.66
65	306 - 8560 General Currie	732	49,944.71
88	307 - 8560 General Currie	743	50,695.25
66	308 - 8560 General Currie	998	68,094.02
87	309 - 8560 General Currie	757	51,650.47
67	310 - 8560 General Currie	1153	78,669.74
86	311 - 8560 General Currie	1036	70,686.78
68	312 - 8560 General Currie	1127	76,895.75
85	313 - 8560 General Currie	1181	80,580.20
69	314 - 8560 General Currie	1021	69,663.32
84	315 - 8560 General Currie	983	67,070.56

**NW 3119 - QUEEN'S GATE**  
**Uninsured Replacement Value**  
**Appraised Value - \$69,000,000, Insured Value \$53,130,000**  
**Uninsured Value \$15,870,000**

<b>Strata Lot Number</b>	<b>Civic Address</b>	<b>Unit Entitlement</b>	<b>Total Uninsured Per Strata Lot \$</b>
153	101 - 8580 General Currie	744	50,763.48
154	102 - 8580 General Currie	733	50,012.94
155	103 - 8580 General Currie	1258	85,833.94
156	104 - 8580 General Currie	1054	71,914.92
157	105 - 8580 General Currie	1151	78,533.28
158	106 - 8580 General Currie	792	54,038.54
159	107 - 8580 General Currie	733	50,012.94
160	108 - 8580 General Currie	733	50,012.94
161	109 - 8580 General Currie	744	50,763.48
162	110 - 8580 General Currie	1039	70,891.47
163	111 - 8580 General Currie	743	50,695.25
164	112 - 8580 General Currie	961	65,569.49
165	113 - 8580 General Currie	750	51,172.86
166	114 - 8580 General Currie	1069	72,938.38
167	115 - 8580 General Currie	1089	74,302.99
168	116 - 8580 General Currie	1242	84,742.25
169	117 - 8580 General Currie	1356	92,520.53
170	118 - 8580 General Currie	1367	93,271.06
171	119 - 8580 General Currie	736	50,217.63
172	120 - 8580 General Currie	730	49,808.25
173	121 - 8580 General Currie	1229	83,855.26
174	122 - 8580 General Currie	1254	85,561.02
175	123 - 8580 General Currie	1053	71,846.69
176	124 - 8580 General Currie	1270	86,652.71
177	201 - 8580 General Currie	744	50,763.48
178	202 - 8580 General Currie	733	50,012.94
179	203 - 8580 General Currie	1258	85,833.94
180	204 - 8580 General Currie	1054	71,914.92
181	205 - 8580 General Currie	1151	78,533.28
182	206 - 8580 General Currie	792	54,038.54
183	207 - 8580 General Currie	733	50,012.94
184	208 - 8580 General Currie	733	50,012.94
185	209 - 8580 General Currie	744	50,763.48
186	210 - 8580 General Currie	1039	70,891.47
187	211 - 8580 General Currie	743	50,695.25
188	212 - 8580 General Currie	961	65,569.49
189	213 - 8580 General Currie	750	51,172.86
190	214 - 8580 General Currie	1069	72,938.38

**NW 3119 - QUEEN'S GATE**  
**Uninsured Replacement Value**  
**Appraised Value - \$69,000,000, Insured Value \$53,130,000**  
**Uninsured Value \$15,870,000**

<b>Strata Lot Number</b>	<b>Civic Address</b>	<b>Unit Entitlement</b>	<b>Total Uninsured Per Strata Lot \$</b>
191	215 - 8580 General Currie	1089	74,302.99
192	216 - 8580 General Currie	1242	84,742.25
193	217 - 8580 General Currie	1356	92,520.53
194	218 - 8580 General Currie	1367	93,271.06
195	219 - 8580 General Currie	736	50,217.63
196	220 - 8580 General Currie	847	57,791.22
197	221 - 8580 General Currie	1229	83,855.26
198	222 - 8580 General Currie	1254	85,561.02
199	223 - 8580 General Currie	1053	71,846.69
200	224 - 8580 General Currie	1270	86,652.71
201	301 - 8580 General Currie	744	50,763.48
202	302 - 8580 General Currie	733	50,012.94
203	303 - 8580 General Currie	1258	85,833.94
204	304 - 8580 General Currie	1054	71,914.92
205	305 - 8580 General Currie	1151	78,533.28
206	306 - 8580 General Currie	1160	79,147.36
207	308 - 8580 General Currie	1105	75,394.68
208	310 - 8580 General Currie	1039	70,891.47
209	311 - 8580 General Currie	743	50,695.25
210	312 - 8580 General Currie	974	66,456.49
211	313 - 8580 General Currie	750	51,172.86
212	314 - 8580 General Currie	1069	72,938.38
213	315 - 8580 General Currie	1089	74,302.99
214	316 - 8580 General Currie	1242	84,742.25
215	317 - 8580 General Currie	1363	92,998.14
216	318 - 8580 General Currie	1373	93,680.45
217	319 - 8580 General Currie	736	50,217.63
218	320 - 8580 General Currie	847	57,791.22
219	321 - 8580 General Currie	1229	83,855.26
220	322 - 8580 General Currie	1254	85,561.02
221	323 - 8580 General Currie	1053	71,846.69
222	324 - 8580 General Currie	1270	86,652.71
		<b>232,594</b>	<b>15,870,000.03</b>