

## 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, 2019 to March 31, 2020 12:01 a.m. Standard Time

Insuring Agreements	Deductibles	Limit
<b>PROPERTY COVERAGES</b>		
All Property, All Risks, Extended Replacement Cost 130%	\$2,500	\$66,342,000
Equipment	\$2,500	\$185,000
Additional Living Expenses	Included	\$1,000,000
Water Damage	\$20,000	Included
Backup of Sewers, Sumps, Septic Tanks or Drains	\$20,000	Included
Earthquake Damage	15%	Included
Flood Damage	\$25,000	Included
Key and Lock Replacement	Nil	\$25,000
Rental Income - Profits Form - 18 Month period of indemnity	\$1,000	\$24,800
<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>STRATA DIRECTORS &amp; OFFICERS LIABILITY</b>		
Primary Policy	Nil	\$2,000,000
Cyber Security and Privacy Liability		\$250,000
<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	\$66,342,000
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

---

**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**

March 29, 2019 - E&OE