

Name of Insured & Mailing Address:

The Owners Of Strata Plan LMS635
c/o Homelife Advantage Realty Limited
8387 Young Road
Chilliwack, BC V2P 4N8

Name of Broker & Mailing Address:

CapriCMW Insurance Services Ltd.
700-2025 Willingdon Avenue
Burnaby, BC V5C 0J3
Tel: (604) 294-3301 Fax: (604) 294-3003
capricmw.ca

Location(s) of Risk: 46160 Princess Avenue, Chilliwack, BC V2P 2A7

Policy Period: June 1, 2022 to June 1, 2023

Both dated to 12:01 am Standard Time at the address of the Insured.

Total Premium: \$17,927.

In return for the payment of the premium and subject to all the terms of this policy, the Insurers listed herein agree to provide the insurance as stated in this policy, subject to all the conditions, exclusions and stipulations contained in the forms attached. Insurance is provided for any of those coverages for which forms are attached and specific amounts of insurance are stated, subject to any applicable Sum Insured, Limits of Liability or Limit of Insurance.

A. PROPERTY

New Policy No. CMW M2516

Form No. CMWM-DECEMBER-2021

Insurance Company:

As per Schedule of Subscribing Insurers attached

Waiver of Subrogation:

The Insurers rights of subrogation are waived against
c/o Homelife Advantage Realty Limited

Sum Insured	Description of Coverages	Settlement Basis	Co-insurance Basis
\$4,981,800.	Property of Every Description Per Occurrence	Replacement Cost	Stated Amount
Not Covered	Business Interruption		
\$4,981,800.	Earthquake - Annual Aggregate		
\$4,981,800.	Flood - Annual Aggregate		

Special Conditions:

Extended Replacement Cost: Not Applicable

Notable Exclusions and Endorsements:

See Schedule of Forms

Deductible Amounts:

All Losses \$10,000 except: Water Damage \$25,000; Sewer Back-up \$25,000; Master Key Coverage \$2,500; Lock and Key Coverage \$2,500; Earthquake 10%, minimum \$100,000; Flood \$50,000; Illegal Drug Activity \$50,000; All Losses arising from Vacant Units \$25,000

Loss Payable To:

The Condominium Corporation, subject to the Strata Property Act or similar statute in the province of jurisdiction

A. 1 GLASS

Insurance Company:

Certificate No. CMW G1102
Zurich Insurance Company Ltd.
Suite 900 – 888 Dunsmuir Street
Vancouver, BC V6C 3K4

Sum Insured	Description of Coverages	Deductible
Blanket Limit	Exterior Glass Breakage – Frame Construction	\$250.
	Exterior Glass Breakage – All Other Construction	\$1,000.
	Commercial Glass Breakage	\$1,000.
	Canopy Glass Breakage	\$1,000.

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

Name of Insured: **The Owners Of Strata Plan LMS635**
c/o Homelife Advantage Realty Limited, 8387 Young Road, Chilliwack, BC V2P 4N8
Policy Period: June 1, 2022 to June 1, 2023
Both dated to 12:01 am Standard Time at the address of the Insured.

B. EQUIPMENT BREAKDOWN

Policy No. STRBI0001 - CMW CZ2188

Insurance Company: Chubb Insurance Company of Canada
199 Bay Street, Suite 2500
Toronto, ON M5L 1E2
Deductible (Section B): \$1,000.
Loss Payable: The Condominium Corporation, subject to the Strata Property Act or similar statute in the province of jurisdiction
Waiver of Subrogation: The Insurers rights of subrogation are waived against
c/o Homelife Advantage Realty Limited

Limit of Insurance	Description of Coverages
\$4,981,800.	Equipment Breakdown - Comprehensive including production machines, fibre optic cables and electronic equipment - by-laws included
Not Covered	Time Element - Business Income Loss
Not Covered	Indemnity Period (24 hours waiting period)
\$250,000.	Extra Expense
\$100,000. Each	Brands & Labels, Fungus Clean up or Removal, Service Interruption
\$50,000. Each	Off Premises Transportable Objects, Data & Media, Pair & Set
\$1,000,000. Each	Errors & Omissions, Expediting Expenses
\$500,000. Each	Professional Fees, Ammonia Contamination, Hazardous Substances, Water Damage
\$25,000.	Resultant Damage (Spoilage)
\$10,000.	Data & Media
\$10,000.	Public Relations - only provided if there is Business Interruption Coverage

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C. GENERAL LIABILITY MAX

Master Policy No. 5PNGLO819 Certificate No. CMW L2965
Insurance Company: Intact Insurance Company
1200, 321 – 6th Avenue SW
Calgary, AB T2P 4W7
Deductibles (Section C): \$1,000. Bodily Injury Each Event,
Bodily Injury Deductible shall be waived on the first bodily injury loss/claim if there is no prior bodily injury loss within 5 years from the effective date of the coverage term.
\$1,000. Property Damage Each Event
\$1,000. Tenants' Legal Liability
Additional Named Insured: c/o Homelife Advantage Realty Limited
for their management of Strata Plan LMS635

Limits of Liability	Description of Coverages
\$10,000,000.	Bodily Injury and Property Damage Liability – Occurrence Limit
\$10,000,000.	Products - Completed Operations – Aggregate Limit
\$10,000,000.	Personal Injury and Advertising Injury Liability – Per Person or Organization – Annual Aggregate
\$50,000.	Medical Payments – Each Person
\$500,000.	Tenants Legal Liability – Any One Premises
\$10,000,000.	Non-Owned Automobile Coverage
\$50,000.	Voluntary Compensation Extension (2/3 of Employee's Weekly Wage, but not exceeding \$500 per week and set at \$500 per week for Volunteer Workers)
\$300,000.	Employee Benefits – Aggregate Limit
\$300,000.	Employee Benefits – Each Employee

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D. STRATA CORPORATION DIRECTORS & OFFICERS LIABILITY

Master Policy No. 5PDCA0819: Certificate No. CMW D3905
Insurance Company: Intact Insurance Company

1200, 321 – 6th Avenue SW
Calgary, AB T2P 4W7

Coverage Basis: Claims Made

Deductible: Nil

Limits of Liability	Description of Coverages
\$5,000,000.	Directors & Officers Liability (Errors & Omissions) Per Wrongful Act and Annual Aggregate
Included	Professional Liability Extension for Property Manager Per Wrongful Act and Annual Aggregate (Form D223) Contingent Coverage Extension Endorsement - Property Manager as Additional Insured. Professional Liability Extension only applies to matters arising out of the management of the specified Strata

E. CRIME

Master Policy No. 5PF575960 Not Applicable
Deductible (Section E): Not Covered

Limits of Liability	Description of Coverages
Not Covered	Broad Form Money and Securities - Loss Inside and Outside Premises, Depositors Forgery
Not Covered	Employee Dishonesty Coverage - Form A, Commercial Blanket Bond

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F. POLLUTION LIABILITY

Master Policy No. 8605020	Certificate No. CMW Z2674
Insurance Company:	Zurich Insurance Company Ltd Suite 900 – 888 Dunsmuir Street Vancouver, BC V6C 3K4
Deductible (Section F):	\$10,000. Each Pollution Event
Additional Insured:	As provided by endorsement # 18 (STF-EPC-116A) With respect to liability arising from the Named Insured's ownership, operation, or use of a 'covered location': c/o Homelife Advantage Realty Limited for their management of Strata Plan LMS635

Limits of Liability	Description of Coverages
\$1,000,000.	Each Pollution Event
\$5,000,000.	Aggregate (Master) Policy Limit

G. TERRORISM AND SABOTAGE

Master Policy No. (T3) LMA 3030	Not Applicable
Deductible (Section G):	Not Covered

Sum Insured	Description of Coverages
Not Covered	Per Occurrence
Not Covered	Aggregate

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H. VOLUNTEER ACCIDENT

Master Policy No. SG50081001 Certificate No.: CMW V2096
Insurance Company: Chubb Life Insurance Company of Canada

1400 – 25 York Street
Toronto, ON M5J 2V5

Deductible (Section H): 7 Day Waiting Period

Principal Sum	Description of Coverages
\$100,000.	Accidental Death and Dismemberment - Plan I

I. INTELLECT PRIVACY & DATA BREACH

Master Policy No. INT79848099 Certificate No.: CMW I2431
Insurance Company: The Sovereign General Insurance Company

1400, One York Street
Toronto, ON M5J 0B6

Deductible (Section I): Nil

Limits of Liability	Description of Coverages
\$50,000.	Privacy Breach Liability
\$10,000.	Privacy Breach Expense

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The insurance provided by these Declarations is subject to all terms, conditions, provisions, limitations and exclusions of Policy Numbers CMW M2516, STRBI0001, 5PGL0819, 5PDCA0819, 8605020, SG50081001 and INT79848099 and may be cancelled by the Insurers by registered mail with thirty days notice or as provided by the Policy.

In the event of loss or damage or any change in risk, immediate notice must be given to the insurers or to the broker.

SCHEDULE OF INSURERS

SECTION A. PROPERTY

Policy No. CMW M2516

The interest of each insurer hereunder is individual and not joint, and wherever any right or privilege is retained by the insurers, such right or privilege may be exercised by each insurer independently. The liability of each of the Insurer(s) shall be limited to that proportion of the loss which the percentage interest (shown below) against the name of the individual Insurer bears to the total amount of the loss, subject to a maximum amount for each Insurer of their percentage interest (shown below) of the applicable total amount of insurance as shown herein in these Declaration Pages.

Insurers	Interest
The Wawanesa Mutual Insurance Company	38.50%
As arranged by Asta Managing Agency Limited, Certain Underwriters at Lloyd's of London under Contract No. B6993CMW2022001	12.50%
As arranged by Cansure Certain Underwriters at Lloyd's of London under Contract No. NA22BC05	20.00%
HDI Global Specialty SE	7.50%
Zurich Insurance Company Ltd	10.00%
Economical Insurance	5.00%
Fortress Insurance Company	6.50%
	Total: 100%

SECTION A-1. GLASS

Zurich Insurance Company Ltd.

Certificate No. CMW G1102

100%

SECTION B. EQUIPMENT BREAKDOWN

Chubb Insurance Company of Canada

Policy No. STRBI0001 - CMW CZ2188

100%

SECTION C. GENERAL LIABILITY

Intact Insurance Company

Certificate No. CMW L2965

100%

SECTION D. STRATA CORPORATION DIRECTORS & OFFICERS LIABILITY

Intact Insurance Company

Certificate No. CMW D3905

100%

SECTION E. CRIME

Not Covered

SECTION F. POLLUTION LIABILITY

Zurich Insurance Company Ltd.

Certificate No. CMW Z2674

100%

SECTION G. TERRORISM AND SABOTAGE

Not Covered

SECTION H. VOLUNTEER ACCIDENT

Chubb Life Insurance Company of Canada

Certificate No. CMW V2096

100%

SECTION I. INTELLECT PRIVACY & DATA BREACH

The Sovereign General Insurance Company

Certificate No. CMW I2431

100%



Date Issued: June 3, 2022
E&OE /LIGO01/GUNEU1

CapriCMW Insurance Services Ltd.
(Authorized Representative)

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700-2025 Willingdon Avenue Burnaby, V5C0J3 T (604) 294-3301 F (604) 294-3003 TF 1 800 263 3313 capricmw.ca
CapriCMW Insurance Services Ltd.