

COMMERCIAL INSURANCE POLICY



Effected with certain Lloyd's Underwriters and other insurers (hereinafter called the Insurer) through Lloyd's approved coverholder ("the Coverholder")



Policy No. LPC2100106

Declarations

Effective 5/1/2023

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED.
ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER

FORM NO.	TYPE OF COVERAGE	DEDUCTIBLE	COINS. %	LIMIT OF INSURANCE
Property				
PAP1 (7/18)	Property of Every Description (Broad Form)	50,000	90%	
	At Loc 1 (32870 George Ferguson Way, Abbotsford, British Columbia)	50,000	90%	
	Building	50,000	90%	
	1 Building	50,000	90%	11,534,000
	At Loc 2 (32850 George Ferguson Way, Abbotsford, British Columbia)	50,000	90%	
	Building	50,000	90%	
	1 Building	50,000	90%	13,057,000
	At Loc 3 (32830 George Ferguson Way, Abbotsford, British Columbia)	50,000	90%	
	Building	50,000	90%	
	1 Building	50,000	90%	9,970,000
	Building at newly acquired locations			500,000
	Special Provisions Applicable to Condominiums			
SFP061	Underground Services Extension	50,000		
PE1 (7/18)	Replacement Cost Endorsement			
PE2	Stated Amount Co-Insurance Extension - subject to a current appraisal			
PE3 (7/18)	Building Inflation Protection Endorsement			
PE4 (7/18)	Building By-laws Endorsement			
PE8 (7/18)	Sewer Backup Endorsement	50,000		
SFP060	Water Damage Deductible	50,000		
PE9 (8/18)	Flood Endorsement	50,000		
PE10 (7/18)	Earthquake Shock Endorsement			
	At Loc 1 (32870 George Ferguson Way, Abbotsford, British Columbia)			11,534,000
	Deductible percentage	10%		
	Deductible minimum amount	100,000		
	At Loc 2 (32850 George Ferguson Way, Abbotsford, British Columbia)			13,057,000
	Deductible percentage	10%		
	Deductible minimum amount	100,000		
	At Loc 3 (32830 George Ferguson Way, Abbotsford, British Columbia)			9,970,000
	Deductible percentage	10%		
	Deductible minimum amount	100,000		
PE14 (7/00)	Extended Pollution Cleanup Extension			25,000
PE16 (8/04)	Consequential Loss Coverage Extension (Including Off Premises Power)			
	Sub-limit			50,000
PE18 (7/00)	Property on Loan, Rental or Demonstration Extension			25,000
PE22 (2/01)	Fire Department Service Charges Extension			
	Annual aggregate limit			25,000

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FORM NO.	TYPE OF COVERAGE	DEDUCTIBLE	COINS. %	LIMIT OF INSURANCE
PE23 (5/01)	Commercial Condominium Unit Owners Extension At Loc 1 (32870 George Ferguson Way, Abbotsford, British Columbia) Condominium unit owners - Loss assessment	50,000		100,000
	At Loc 2 (32850 George Ferguson Way, Abbotsford, British Columbia) Condominium unit owners - Loss assessment	50,000		100,000
	At Loc 3 (32830 George Ferguson Way, Abbotsford, British Columbia) Condominium unit owners - Loss assessment	50,000		100,000
PE26 (5/01)	Personal Property of Officers and Employees Increased Limit Extension			10,000
PE27 (5/01)	Automatic Fire Suppression System Recharge Expenses Extension			
PE28 (5/01)	Master Key Coverage Extension	250		10,000
PE48 (5/05)	Fees to Substantiate Loss Extension			10,000
SFP087	Building Damage by Theft Endorsement	50,000		10,000
SFP080	Catch-all Clause Endorsement			50,000
SFP089	Closure by Order of Civil Authority - 2 weeks			
SFP082	Cost to Prepare Proof of Loss Extension			25,000
SFP085	Deferred Sales Extension			50,000
SFP084	Expediting Expense Extension			50,000
SFP088	General Purpose Endorsement - Jewellery Limit			
SFP021	Glass and Sign Extension	250		
SFP086	Home Office Extension Extension			10,000
SFP081	Identity Theft Endorsement			25,000
B&M-1	Boiler & Machinery / Equipment Breakdown - Data Processing Equipment Included - Office Equipment Included - Electronic Equipment Included	50,000		34,561,000
PA4 (7/00)	Valuable Papers and Records (Broad Form) Blanket All Locations			50,000
PA5 (7/00)	Accounts Receivable (Broad Form) Blanket All Locations			50,000
BA17 (8/04)	Extra Expense (Broad Form) Blanket All Locations Limit of liability restriction For first month - 100%			50,000
BE4 (7/18)	Off Premises Services Interruption Endorsement Waiting period in hours - 48			

Legal Expense

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FORM NO.	TYPE OF COVERAGE	DEDUCTIBLE	COINS. %	LIMIT OF INSURANCE
SLEI	Commercial Legal Expense Insurance			
	Basic Coverage Limit per Claim - Not Applicable			
	Basic - Aggregate Limit - Not Applicable			
	Standard Coverage Limit per Claim - Not Applicable			
	Standard - Aggregate Limit - Not Applicable			
	Enhanced Coverage Limit per Claim	500		150,000
	Enhanced - Aggregate Limit	500		500,000
LEG1SLEI	Legal Expense Endorsement #1			
Crime				
C1 (7/00)	Comprehensive Dishonesty, Disappearance and Destruction			
	Employee dishonesty			
	Limit per loss (Form A)			10,000
	Money and securities			
	Inside loss			10,000
	Outside loss			10,000
	Money orders and counterfeit paper currency			10,000
	Depositors forgery			10,000
Liability				
L1 (2/21)	Commercial General Liability (Occurrence Form) (IBC 04/98)			
	Products-completed operations included			
	Aggregate limit			
	Applies to products-completed operations only			5,000,000
	Each occurrence limit			5,000,000
	Personal injury limit			5,000,000
	Tenants' legal liability limit - Any one premises			250,000
	Medical expense limit - Any one person			1,000
	Medical expenses limit - Each Occurrence Limit			10,000
LE41 (10/05)	Additional Insured Extension			
LE7 (7/00)	Tenants' Legal Liability Extension (Broad Form)			
LE8a (10/05)	Advertising Liability Extension			
	Advertising injury limit			3,000,000
	Advertising aggregate limit			3,000,000
LE12a (10/05)	Volunteers as Insureds Extension			
LE39 (7/18)	Broad Form Completed Operations			
LD3a (7/18)	Combined Deductible Endorsement (Bodily Injury and Property Damage)			
	Per occurrence	2,500		
LX5a (7/00)	Professional Services Exclusion			
LX6 (10/05)	Blasting, Pile Driving, Weakness of Support Exclusion			
1453E1292	Incidental Malpractice Endorsement			
1441E1292	Condominium Corporation Endorsement			
SFL226	Liability Wording Amendment			
LX32	Pollution Exclusion			

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L14 (5/01)	Non-Owned Automobile Liability			3,000,000
LE25 (5/01)	Contractual Liability Extension (SEF 96)			
LE26 (5/01)	Legal Liability for Damage to Hired Automobiles Extension (SEF 94)			
	Collision or upset	2,500		25,000
	Comprehensive	2,500		25,000
6/1/2008	Group Accident 24Hour Policy			200,000
SFDO20	Strata and Non Profit Directors and Officers Policy			5,000,000
	Prior and Pending Litigation Date: May 1 2021			
	Notify Claims to: Atrium Underwriters Ltd. c/o SeaFirst			
	Insurance Brokers Ltd. 7178 West Saanich Road, Brentwood			
	Bay, BC V8M 1R3			
	Dedicated Additional Limit of Liability for Insured Person:			
	\$1,000,000.			
	Workplace Violence Expenses Limit: \$250,000.			
	Crisis Consulting Expenses Limit: \$100,000.			
Cyber				
SFCYB/16-1	Limited Cyber Liability Aggregate	2,500		100,000
	Customer Notification Sublimit	2,500		5,000
	Public Relations Expense Sublimit	2,500		5,000
	Retroactive Date: May 1 2021			
	Time Retention: 48 Hours			
SFCYB/19-E1	Cyber Endorsement			
	1.A. Business Interruption - Rentention \$2,500/12hours whichever is greater			100,000
	1.B. Digital Asset Destruction	2,500		100,000
	1.C. Incident Response Expenses	2,500		100,000
	2.A. Regulatory Defense and Penalties	2,500		100,000
	2.B. Payment Card Industry Fines and Expenses	2,500		100,000
	2.C. Security and Privacy Liability	2,500		100,000
	2.D. Multimedia Liability	2,500		100,000
Terrorism				
NMA2918-W	Terrorism Endorsement	1,000		500,000
Pollution Liability				
SEIL2015	SeaFirst Strata EIL Endorsement 2015			
	Limit of Liability - each loss and in the aggregate			1,000,000
	Deductible: each and every claim	2,500		
Other				
LMA3100	Sanction Limitation and Exclusion Clause			