

<b>Insured</b>	<b>The Owners of Strata Plan LMS280, Chateau Comox Southview Property Management Inc.</b>	<b>Property Policy Number: CMW M0073</b>
<b>Policy Period</b>	<b>From: February 1, 2020</b>	<b>To: February 1, 2021</b>
<b>Location(s)</b>	1272 Comox Street, Vancouver, BC V6E 1K7	<b>Effective February 1, 2020</b>
<b>Description of Coverages</b>		
<b>Property of Every Description</b> – Per Occurrence, Form CMWM-October 2019, Appraisal: Feb 1, 2020, Year of Cycle: 1		
Business Interruption	\$ 8,800,000.	See Below
Earthquake – Annual Aggregate – Extended Replacement Cost Applies	\$ 8,800,000.	Not Covered
Flood – Annual Aggregate – Extended Replacement Cost Applies	\$ 8,800,000.	Included
Blanket Glass	\$ 8,800,000.	\$1,000.
Business Interruption - Loss of Profits (Gross Rentals)	\$ 8,800,000.	Not Covered
Included - Debris Removal, \$500,000. Ammonia Contamination, \$500,000. Hazardous Substances, \$1,000,000. Expediting Expense, \$500,000. Water Damage, \$250,000. Extra Expense, \$100,000. Service Interruption	\$ 8,800,000.	Included
<b>Equipment Breakdown</b> - By-laws Included	\$ 8,800,000.	\$1,000.
Business Interruption - Loss of Profits (Gross Rentals)	\$ 8,800,000.	Not Covered
Included - Debris Removal, \$500,000. Ammonia Contamination, \$500,000. Hazardous Substances, \$1,000,000. Expediting Expense, \$500,000. Water Damage, \$250,000. Extra Expense, \$100,000. Service Interruption	\$ 8,800,000.	Included
<b>General Liability</b> – Bodily Injury, Personal Injury and Property Damage Liability – Each Accident or Occurrence	\$ 10,000,000.	*\$1,000.
Products and Completed Operations – Aggregate Limit	\$ 10,000,000.	
Non-Owned Automobile	\$ 10,000,000.	
Advertising Injury Liability	\$ 10,000,000.	
Medical Payments – Each Person	\$ 10,000.	
Tenants' Legal Liability – Any One Premises	\$ 250,000.	\$1,000.
Voluntary Compensation Extension – Strata Volunteers Coverage	\$ 50,000.	
(Weekly Indemnity of 2/3 of Employee's Weekly Wage, but not exceeding \$500/week & set at \$500/week for Volunteer Workers)		
<b>Strata Corporation Directors &amp; Officers Liability</b> – Annual Aggregate – Claims Made; Defense Costs Outside limit of liability - No limitation	\$ 10,000,000.	Nil
<b>Professional Liability Extension for Property Manager</b> per Wrongful Act – Annual Aggregate – Claims Made	\$ 10,000,000.	Nil
Discrimination Defense Costs	\$ 10,000,000.	
Employment Practices Liability	\$ 10,000,000.	
<b>Broad Form Money &amp; Securities</b> - Loss Inside & Outside Premises, Depositors Forgery	Not Covered	
Employee Dishonesty, Coverage – Form A	Not Covered	
<b>Pollution Liability</b> – Each Pollution Event, Including Bodily Injury or Property Damage and Clean-up Costs	\$ 1,000,000.	\$10,000.
Aggregate (Master) Policy Limit	\$ 5,000,000.	
<b>Terrorism and Sabotage Coverage</b>	\$ 500,000.	\$2,500
<b>Volunteer Accident Coverage</b>	\$ 100,000.	7 Day Waiting Period
Principal Sum - \$100,000 Weekly Accident Indemnity - \$500 (maximum 52 weeks)		
Accident Expenses - various up to \$15,000. (please see wording) Dental Expenses \$5,000.		
<b>Intellect Privacy &amp; Data Breach</b>		Nil.
Liability	\$ 50,000.	
Expense	\$ 10,000.	
<b>Earthquake Deductible Buy-Down Coverage</b> – Annual Aggregate	Not Covered	
<b>Platinum Legal Services Retainer Contract</b>	<b>Aggregate Fees Cap per Legal Proceeding</b>	
Per Claim – \$1,500,000 Term Aggregate	\$1,000,000.	
Note: The Legal Services Retainer Contract with Clark Wilson LLP is not a contract of insurance but is a Retainer agreement between the Strata Corporation and Clark Wilson LLP for Legal Services as described in the Contract.		
Premium is fully earned.		
<b>Deductibles – Property</b>	<b>Conditions – Property</b>	
<ul style="list-style-type: none"> <li>▪ All Losses \$5,000 except:</li> <li>▪ Water Damage \$25,000</li> <li>▪ Sewer Back-up \$25,000</li> <li>▪ Flood \$25,000</li> <li>▪ Earthquake 10%, minimum \$100,000</li> <li>▪ Residential Glass Breakage \$2,500</li> <li>▪ Canopy Glass Breakage \$5,000</li> <li>▪ Master Key Coverage \$2,500</li> <li>▪ Lock and Key Coverage \$2,500</li> <li>▪ All Losses arising from Vacant Units \$25,000</li> <li>▪ Sprinkler Discharge \$100,000</li> </ul>	<ul style="list-style-type: none"> <li>▪ All Risks of direct physical loss or damage to property described at Location(s) of Risk shown above.</li> <li>▪ Basis of Loss Settlement – Replacement Cost including by-laws.</li> <li>▪ Co-insurance Basis – Stated Amount.</li> <li>▪ Extended Replacement Cost –30%</li> <li>▪ Any Property additions, renovations or installation work will be subject to a limit of 15% of the insured value, with a maximum of \$1,000,000.</li> </ul>	
	<b>Conditions – General Liability</b>	
	<ul style="list-style-type: none"> <li>▪ Property Manager is an Additional Named Insured for their management of the Strata Plan.</li> <li>▪ *\$1,000. 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</li> </ul>	