



**BFL CANADA Insurance Services Inc.**  
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## Your Revised Insurance Renewal Terms

Residential Strata Program		Attention:	Chelsea Csabai
<b>Named Insured:</b>	The Owners, Strata Plan LMS712, acting on their own behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners.	<b>Policy Period:</b>	December 31, 2012 to December 31, 2013
<b>Property Manager:</b>	Vancouver Condominium Services Ltd.		
<b>Project Name:</b>	888 BEACH		
<b>Insured Location(s):</b>	1500 Hornby Street, Vancouver, BC V6Z 2R1, 1501 Howe Street, Vancouver, BC V6Z 2P8, 888 Beach Avenue, Vancouver, BC V6Z 2P9		
Insuring Agreement		Deductible	Limit
<b>SECTION I - PROPERTY (Appraisal: December 1, 2012)</b> All Property, Stated Amount Co-Insurance, Replacement Cost, 110% Margin Clause, Earthquake and Flood limit in the annual aggregate not to exceed 110% of policy limit, Blanket By-Laws. All Risks Sewer Backup Water Damage Earthquake Flood Lock & Key Business Interruption (Gross Rents), 100% Co-Insurance, Indemnity Period (Months): N/A		\$5,000 \$25,000 \$25,000 10% \$10,000 \$250	\$105,974,700     \$10,000 Not Covered
<b>SECTION II - CRIME</b> Comprehensive Dishonesty, Disappearance and Destruction Broad Form Money and Securities		Nil Nil	\$10,000 \$5,000
<b>SECTION III - COMMERCIAL GENERAL LIABILITY</b> Bodily Injury & Property Damage Non-Owned Automobile Limited Pollution Liability		\$500 \$500 \$10,000	\$10,000,000 \$10,000,000 \$1,000,000
<b>SECTION IV - CONDOMINIUM DIRECTORS &amp; OFFICERS LIABILITY</b> Claims Made Form (Including Property Manager)		Nil	\$5,000,000
<b>SECTION V - BLANKET GLASS - Includes Lobby Glass</b> Residential Commercial		\$500 \$500	Blanket
<b>SECTION VI - EQUIPMENT BREAKDOWN</b> Per Occurrence Maximum Limit of Loss Time Element Limit: Loss of Profits - Rents, Indemnity Period (Months): N/A Extra Expenses - Rents, Indemnity Period (Months): N/A Direct Damage including Repair or Replacement, 110% Margin Percentage.		\$1,000 N/A \$1,000	\$105,974,700 Not Covered \$250,000
<b>SECTION VII - POLLUTION LIABILITY</b> Pollution Liability Aggregate Policy Limit		\$25,000	\$1,000,000 \$3,000,000
<b>SECTION VIII - VOLUNTEER ACCIDENT</b> Principal Sum		See Policy Wordings	\$200,000
<b>SECTION IX - LEGAL EXPENSES</b> Per Occurrence Maximum Limit of Loss. Annual Aggregate		Nil	\$300,000 \$1,500,000
<b>SECTION X - RIOT, CIVIL COMMOTION AND TERRORISM COVERAGE</b> Per Occurrence Aggregate		\$2,500	\$250,000 \$250,000
<b>SECTION XI - PRIVACY BREACH EXPENSE COVERAGE</b> Per Incident - Including IDT911 Risk Control Services Miscellaneous Property - Replacement Cost		Nil See Policy Wording	\$20,000 See Policy Wording
<b>TOTAL PREMIUM</b>			<b>\$143,198</b>
<b>Minimum &amp; Retained</b>			<b>\$485</b>