



**BFL CANADA Insurance Services Inc.**  
 1177 West Hastings Street, Suite 200  
 Vancouver, British Columbia V6E 2K3  
 Tel.: 604-669-9600  
 Fax: 604-683-9316  
 Toll Free: 1-866-669-9602

**CERTIFICATE OF INSURANCE**

Previous Policy No. **BFL04LMS0712**

Renewal Policy No. **BFL04LMS0712**

<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>MAILING ADDRESS</b>	FirstService Residential BC Ltd. dba FirstService Residential (As Property Manager) 400 - 1281 West Georgia Street, Vancouver, BC V6E 3J7		
<b>POLICY PERIOD</b>	From: December 31, 2013	To: December 31, 2014	
<b>INSURED LOCATION</b>	12:01 a.m. standard time at the location of the premises as to each of the said dates 1500 Hornby Street, Vancouver, BC V6Z 2R1 1501 Howe Street, Vancouver, BC V6Z 2P8 888 Beach Avenue, Vancouver, BC V6Z 2P9 888 BEACH		
<b>CONSTRUCTION</b>	Fire Resistive	37/24/9 Storeys	3 Buildings
<b>OCCUPIED BY INSURED AS</b>	255 Residential Units	4 Commercial Units	

Insurance is provided, subject to the Declarations, Terms, Conditions of the policy and its Riders, only for which specific Riders are attached and for which a specific limit or annotation is shown hereunder.

INSURING AGREEMENT	DEDUCTIBLE	LIMIT
<b>SECTION I - PROPERTY (Revision July 1, 2012 GK)</b>		
A. All Property - All Risks, Blanket By-Laws, 90% Co-Insurance, Replacement Cost, Earthquake and Flood limit in the annual aggregate not to exceed 110% of policy limit.		\$ 105,974,700
All Risks	\$ 5,000	
Sewer Backup Damage	\$ 25,000	
Water Damage	\$ 25,000	
Earthquake Damage	% 10	
Flood Damage	\$ 25,000	
Lock & Key	\$ 250	\$ 10,000
B. Business Interruption (Gross Rents), 100% Co-Insurance, Indemnity Period (Months): N/A		Not Covered
<b>SECTION II - CRIME (Form 2110 01/2004)</b>		
I. Comprehensive Dishonesty, Disappearance and Destruction - Form A	Nil	\$ 10,000
II. Loss Inside the Premises	Nil	\$ 5,000
III. Loss Outside the Premises	Nil	\$ 5,000
IV. Money Orders and Counterfeit Currency	Nil	\$ 5,000
V. Depositors Forgery	Nil	\$ 5,000
<b>SECTION III - COMMERCIAL GENERAL LIABILITY (Form 2294 03/2010)</b>		
A. Bodily Injury & Property Damage Liability - Per Occurrence	\$ 500	\$ 10,000,000
Products and Completed Operations Aggregate	\$ 500	\$ 10,000,000
B. Personal and Advertising Injury Liability - Per Occurrence (Form Number 2333)		\$ 10,000,000
C. Medical Payments - Each Person		\$ 25,000
D. Tenants Legal Liability	\$ 500	\$ 1,000,000
Non-Owned Automobile Endorsement SPF #6 - Per Occurrence (Form Number 6063)	\$ 500	\$ 10,000,000
Legal Liability For Damage To Hired Automobiles Endorsement SEF #94 - Per Occurrence (Form Number 5644)	\$ 500	\$ 50,000
Contractual Liability Endorsement SEF #96 - Per Occurrence (Form Number 6663)		Included
Excluding Long Term Leased Vehicle Endorsement SEF #99 - Per Occurrence (Form Number 6664)		Included
Limited Pollution Liability Coverage Endorsement (Form Number 2214)	\$ 10,000	\$ 1,000,000
Employee Benefit Liability (Form Number 2311)		\$ 1,000,000
<b>SECTION IV - CONDOMINIUM DIRECTORS &amp; OFFICERS LIABILITY (Form D51100C (07/13))</b>		
Claims Made Form (Including Property Manager).	Nil	\$ 5,000,000
<b>SECTION V - BLANKET GLASS - Service Contract (Beck SLA V 1.0, Rev Mar 31 2013)</b>		
Residential	\$ 500	Blanket
Commercial	\$ 500	
Canopy & Interior Lobby Glass	\$ 500	

SUBSCRIPTION

This Policy contains a clause(s) which may limit the amount payable.

This Certificate is not valid unless countersigned by an Authorized Representative of the Insurer(s).  
 E. & O.E.  
 Date: December 18, 2013

BFL CANADA Insurance Services Inc.

*[Signature]*

AUTHORIZED REPRESENTATIVE



**SUMMARY OF COVERAGES**

Named Insured:	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.	
Project Name:	888 BEACH	
Property Manager:	FirstService Residential BC Ltd. dba FirstService Residential	Policy Period December 31, 2013 to December 31, 2014
Policy Number:	Coverages	Subscribers
BFL04LMS0712	PROPERTY  BLANKET GLASS - Service Contract CRIME COMMERCIAL GENERAL LIABILITY CONDOMINIUM DIRECTORS & OFFICERS LIABILITY EQUIPMENT BREAKDOWN POLLUTION LIABILITY VOLUNTEER ACCIDENT LEGAL EXPENSES RIOT, CIVIL COMMOTION AND TERRORISM COVERAGE  PRIVACY BREACH EXPENSE COVERAGE	AIG Insurance Company of Canada Allianz Insurance Company Axis Reinsurance Company (Canadian Branch) Chubb Canada Economical Mutual Insurance Company Royal & Sun Alliance Insurance Company of Canada Zurich Insurance Company Ltd Beck Glass (2012) Ltd. - (Service Provider) Economical Mutual Insurance Company Economical Mutual Insurance Company Great American Insurance Group Zurich Insurance Company Ltd Zurich Insurance Company Ltd SSQ Insurance Company Inc. DAS Legal Protection Insurance Company Limited Binding Authority B0713PRPNA1201175 underwritten by certain underwriters at Lloyd's Economical Mutual Insurance Company
Insured Locations:	1500 Hornby Street, Vancouver,BC V6Z 2R1 1501 Howe Street, Vancouver,BC V6Z 2P8 888 Beach Avenue, Vancouver,BC V6Z 2P9	
Perils Insured:	All risks as defined subject to \$5,000.00 Deductible Except; \$25,000.00 Deductible Sewer Backup Damage; \$25,000.00 Deductible Water Damage; 10.00% Deductible Earthquake Damage; \$25,000.00 Deductible Flood Damage; \$250.00 Deductible Lock & Key; 90% Co-Insurance, Replacement Cost; Blanket By-Laws; Data Exclusion; Terrorism Exclusion; Mould Exclusion; Earthquake and Flood limit in the annual aggregate not to exceed 110% of policy limit.	
PROPERTY	\$ 105,974,700 \$ 10,000	All Property Lock & Key. Subject to \$250 deductible.
CRIME	\$ 10,000 \$ 5,000	Comprehensive Dishonesty, Disappearance and Destruction Broad Form Money and Securities
COMMERCIAL GENERAL LIABILITY	\$ 10,000,000 \$ 10,000,000 \$ 1,000,000	Bodily Injury & Property Damage. Subject to \$500 deductible. Non-Owned Automobile. Subject to \$500 deductible. Limited Pollution Liability. Subject to \$10,000 deductible.
CONDOMINIUM DIRECTORS & OFFICERS LIABILITY	\$ 5,000,000	Claims Made Form (Including Property Manager).
BLANKET GLASS - Service Contract	Blanket	Residential. Subject to \$500 deductible. Commercial. Subject to \$500 deductible. Canopy & Interior Lobby Glass. Subject to \$500 deductible.
EQUIPMENT BREAKDOWN	\$ 105,974,700 \$ 250,000	Per Occurrence Maximum Limit of Loss. Subject to \$1,000 deductible. Extra Expenses - Rents, Indemnity Period (Months): 0
POLLUTION LIABILITY	\$ 1,000,000 \$ 3,000,000	Pollution Liability. Subject to \$10,000 deductible. Aggregate Policy Limit
VOLUNTEER ACCIDENT	\$ 200,000	See Policy Wordings
LEGAL EXPENSES	\$ 300,000 \$ 1,500,000	Per Occurrence Maximum Limit of Loss. Annual Aggregate.
RIOT, CIVIL COMMOTION AND TERRORISM COVERAGE	\$ 250,000 \$ 250,000	Per Occurrence.. Subject to \$2,500 deductible. Aggregate.
PRIVACY BREACH EXPENSE COVERAGE	\$ 25,000 See Policy Wording	Per Incident Miscellaneous Property - Replacement Cost
Loss Payable:	All Registered Unit Owners &/or other Mortgagees as their interest may appear and as shown in the Land Registration District Office applicable to the said Property.	
This record sheet is intended for reference only. Please refer to your polic(ies) for complete details.		



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INSURING AGREEMENT		DEDUCTIBLE	LIMIT
<b>SECTION VI - EQUIPMENT BREAKDOWN (Form ZC 6307 U (04/08))</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 A. Objects Insured - objects as described and defined under Form 6307. Excluding Production Machines B. Direct Damage including Repair or Replacement, 110% Margin Percentage. Extensions of Coverage for Section VI As per Master Policy		\$ 1,000 N/A \$ 1,000	\$ 105,974,700 Not Covered \$ 250,000
<b>SECTION VII - POLLUTION LIABILITY (Claims Made (Form ZC 5558 U (01/09))</b> Limits of Liability - Each Pollution Event Limit Aggregate Policy Limit - (Refer to Policy for how Policy Limit applies & for Sublimits of Liability that are applicable to some coverage)		\$ 10,000	\$ 1,000,000 \$ 3,000,000
<b>SECTION VIII - VOLUNTEER ACCIDENT (Form IBT20 (01/2013))</b> Principal Sum.		See Policy Wordings	\$ 200,000
<b>SECTION IX - LEGAL EXPENSES (DAS BFL Manuscript)</b> Per Occurrence Maximum Limit of Loss. Annual Aggregate.		Nil	\$ 300,000 \$ 1,500,000
<b>SECTION X - RIOT, CIVIL COMMOTION AND TERRORISM COVERAGE (Form LMA3092 (Amended))</b> Per Occurrence. Aggregate.		\$ 2,500	\$ 250,000 \$ 250,000
<b>SECTION XI - PRIVACY BREACH EXPENSE COVERAGE (Form 4303 (03/2012))</b> Per Incident - Including IDT911 Risk Control Services Miscellaneous Property		Nil See Policy Wording	\$ 25,000 See Policy Wording
<b>LOSS IF ANY PAYABLE TO:</b>	All Registered Unit Owners &/or other Mortgagees as their interest may appear and as shown in the Land Registration District Office applicable to the said Property. (The Standard Mortgage Clause is applicable unless Special Mortgage Clause attached)		
Glass Contract Fee			\$ 250.00
Premium			\$ 137,272.00
<b>TOTAL PREMIUM PAYABLE</b>			\$ 137,522.00
Minimum & Retained			\$ 490.00

LIST OF INSURERS/SERVICE PROVIDERS				
Insurance Company/Service Provider	Section	Participation	Master Wording No.	
AIG Insurance Company of Canada	PROPERTY	15%	BFLSPW001	
Allianz Insurance Company	PROPERTY	20%	BFLSPW001	
Axis Reinsurance Company (Canadian Branch)	PROPERTY	5%	BFLSPW001	
Beck Glass (2012) Ltd. - (Service Provider)	BLANKET GLASS - Service Contract	100%		
Binding Authority B0713PRPNA1201175 underwritten by certain underwriters at Lloyd's	RIOT, CIVIL COMMOTION AND TERRORISM COVERAGE	100%		
Chubb Canada	PROPERTY	10%	BFLSPW001	
DAS Legal Protection Insurance Company Limited	LEGAL EXPENSES	100%	BSP/0008363	
Economical Mutual Insurance Company	PROPERTY CRIME COMMERCIAL GENERAL LIABILITY PRIVACY BREACH EXPENSE COVERAGE	5% 100% 100% 100%	BFLSPW001 BFL4001	
Great American Insurance Group	CONDOMINIUM DIRECTORS & OFFICERS LIABILITY	100%	DS1100C	
Royal & Sun Alliance Insurance Company of Canada	PROPERTY	10%	BFLSPW001	
SSQ Insurance Company Inc.	VOLUNTEER ACCIDENT	100%	IBT20 (Policy)	
Zurich Insurance Company Ltd	PROPERTY EQUIPMENT BREAKDOWN POLLUTION LIABILITY	35% 100% 100%	BFLSPW001 8702682 (Policy) 8706116 (Policy)	