



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, 2014 to December 31, 2015
Policy Number:	Coverages	Subscribers
BFL04LMS0712	PROPERTY BLANKET GLASS - Includes Lobby Glass EXCESS MARGIN CLAUSE CRIME COMMERCIAL GENERAL LIABILITY CONDOMINIUM DIRECTORS & OFFICERS LIABILITY EQUIPMENT BREAKDOWN POLLUTION LIABILITY VOLUNTEER ACCIDENT LEGAL EXPENSES TERRORISM PRIVACY BREACH EXPENSE	AIG Insurance Company of Canada Allianz Insurance Company Chubb Canada Royal & Sun Alliance Insurance Company of Canada Starr Insurance & Reinsurance Limited Westport Insurance Corporation Zurich Insurance Company Ltd Economical Mutual Insurance Company Liberty International Underwriters Canada (a division of Liberty Mutual Insurance Company) 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, 896 & 898 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; Stated Amount Co-Insurance, Replacement Cost, 130% Margin Clause; Blanket By-Laws; Data Exclusion; Terrorism Exclusion; Mould Exclusion; Earthquake and Flood limit in the annual aggregate not to exceed 130% of policy limit, Increased Additional Living Expenses Endorsement.	
PROPERTY	\$ 105,974,700 \$ 10,000	All Property Lock & Key. Subject to \$250 deductible.
EXCESS MARGIN CLAUSE	Included \$ 158,962,050	20% Excess of 130% Margin Clause Combined Margin Clause (Section I and I.I): 150% of Appraised Value
CRIME	\$ 30,000 \$ 10,000	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 - Includes Lobby Glass	Blanket	Residential. Subject to \$500 deductible. Commercial. Subject to \$500 deductible. Canopy. Subject to \$1,000 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	\$ 275,000	See Policy Wordings
LEGAL EXPENSES	\$ 300,000 \$ 1,500,000	Per Occurrence Maximum Limit of Loss. Annual Aggregate.
TERRORISM	\$ 350,000 \$ 350,000	Per Occurrence.. Subject to \$2,500 deductible. Aggregate.



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PRIVACY BREACH EXPENSE	\$ 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.		