

**Policy No. CLMS712****Declarations**

Named Insured: The Owners of Strata Plan LMS 712 - 888 Beach

Additional Insured(s): FirstService Residential BC Ltd.

Mailing Address: c/o FirstService Residential BC Ltd. 700- 200 Granville Street, Vancouver, BC V6C 1S4

Location Address(es): 1500 Hornby Street, Vancouver, BC V6Z 2R1  
1501 Howe Street, Vancouver, BC V6Z 2P8  
888, 896 & 898 Beach Avenue, Vancouver, BC V6Z 2P9

Policy Period: **December 31, 2017 to December 31, 2018**, 12:01 a.m. Standard Time

Loss Payable to: The Insured or Order in Accordance with the Strata Property Act of British Columbia.

Insurers: As Per List of Participating Insurers Attached.

Insurance is provided subject to the Declarations, Terms, Conditions, Limitations and Endorsements of this policy and only for those coverages for which specific limits or amounts of Insurance are shown on this Declaration Page.

Insuring Agreements	Deductibles	Limit
<b>PROPERTY COVERAGES - Form STR (10/17)</b>		
All Property, All Risks, Extended Replacement Cost 130%, Bylaws	\$2,500	\$122,590,000
2010 John Deere Gator VIN M0X720A051672	Included	\$12,999
Additional Living Expenses	Included	\$1,000,000
Water Damage	\$25,000	Included
Backup of Sewers, Sumps, Septic Tanks or Drains	\$25,000	Included
Earthquake Damage	10%	Included
Flood Damage	\$10,000	Included
Key and Lock Replacement	Nil	\$25,000
<b>BLANKET EXTERIOR GLASS INSURANCE - Form 820000 (02/06)</b>		
Residential	\$100	Blanket
Commercial	\$250	Blanket
<b>COMMERCIAL GENERAL LIABILITY - Form 000102-10 (06/12)</b>		
Each Occurrence Limit	\$500	\$30,000,000
Coverage A - Bodily Injury & Property Damage Liability - <i>Per Occurrence</i>	\$500	\$30,000,000
Products & Completed Operations - <i>Aggregate</i>		\$30,000,000
Coverage B - Personal Injury Liability - <i>Per Occurrence</i>	\$500	\$30,000,000
Non-Owned Automobile - SPF #6 - Form 335002-02- <i>Per Occurrence</i>		\$30,000,000
<b>STRATA DIRECTORS &amp; OFFICERS LIABILITY</b>		
Primary Policy - Form NP-474164 (06/16) Excess - Master Policy # 530500785	Nil	\$20,000,000
<b>ENVIRONMENTAL LIABILITY POLICY</b>		
<b>POLLUTION LEGAL LIABILITY</b>		
Master Policy EIL 7230144, Form AGRC-PO 2001 Canada 11-14		
Limit of Liability – Each Incident, Coverages A-G	\$10,000 Retention	\$1,000,000
Limit of Liability – Each Incident, Coverage H	5 Day Waiting Period	\$250,000
Aggregate Limit		\$1,000,000
<b>VOLUNTEER ACCIDENT INSURANCE COVERAGE STR (08/17)</b>		
Personal Accident Limit - Maximum Benefit - Lesser of \$1,000,000 or 7.5x Annual Salary		\$1,000,000
Weekly Accident Indemnity - Lesser of \$750 or 75% of Gross Weekly Earnings (52 weeks)	8 day Waiting Period	
Accident Expenses - various up to \$15,000 (see policy wording) Dental Expense - \$5,000		
Program Aggregate Limit		\$10,000,000
<b>COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION</b>		
Employee Dishonesty - Form 500000 (08/14) / Excess - Form CE 14-02-4028	Nil	\$1,000,000
Broad Form Money & Securities - Form 500000 (08/14) / Excess - Form CE 14-02-4028	Nil	\$60,000
Program Aggregate Limit		\$10,000,000

Insuring Agreements	Deductibles	Limit
<b>EQUIPMENT BREAKDOWN</b>		
I Standard Comprehensive Plus, Replacement Cost - Form C780016 (01/11)	\$1,000	\$122,590,000
II Consequential Damage, 90% Co-Insurance - Form C780032 (01/11)	\$1,000	\$25,000
III Extra Expense - Form C780033 (01/11)	24 Hour Waiting Period	\$100,000
IV Ordinary Payroll – 90 Days - Form C780034 (01/11)	24 Hour Waiting Period	\$100,000
<b>PRIVACY BREACH SERVICES</b> - Form PBE.25000 (10/16)	Nil	\$50,000
<b>TERRORISM</b> - Form LMA3030 (amended) (06/14)	\$1,000	\$500,000



**President**  
**Hub International Insurance**  
**Brokers**

**\*\*ALL COVERAGES SUBJECT TO POLICY DEFINITIONS\*\***

This policy contains a clause(s), which may limit the amount payable. This policy shall not be valid or binding unless countersigned by a duly Authorized Representative of the Insurer. For the purposes of the Insurance Companies Act (Canada), this document was issued in accordance in the course of Allianz Global Risks US Insurance Company business in Canada. For the purposes of the Insurance Companies Act (Canada), this document was issued in accordance in the course of Certain Lloyd's Underwriters under contract NA17BC01, as arranged by Can-Sure Underwriting business in Canada. For the purposes of the Insurance Companies Act (Canada), this document was issued in accordance in the course of Certain Lloyd's Underwriters under contract NA17BC02, as arranged by Can-Sure Underwriting business in Canada. For the purposes of the Insurance Companies Act (Canada), this document was issued in accordance in the course of Certain Lloyd's Underwriters under contract NA17BC03, as arranged by Can-Sure Underwriting business in Canada. For the purposes of the Insurance Companies Act (Canada), this document was issued in accordance in the course of Certain Lloyd's Underwriters under contract NA17BC04, as arranged by Can-Sure Underwriting business in Canada. For the purposes of the Insurance Companies Act (Canada), this document was issued in accordance in the course of Certain Lloyd's Underwriters under contract 7041/17, as arranged by Can-Sure Underwriting business in Canada. For the purposes of the Insurance Companies Act (Canada), this document was issued in accordance in the course of International Insurance Company of Hannover SE, as arranged by Can-Sure Underwriting business in Canada. For the purposes of the Insurance Companies Act (Canada), this document was issued in accordance in the course of The Mutual Fire Insurance Company of British Columbia. business in Canada. For the purposes of the Insurance Companies Act (Canada), this document was issued in accordance in the course of Allianz Global Risks US Insurance Company business in Canada. For the purposes of the Insurance Companies Act (Canada), this document was issued in accordance in the course of Certain Lloyd's Underwriters under contract B1000P048142017, as arranged by Meridian Risk Solutions business in Canada. For the purposes of the Insurance Companies Act (Canada), this document was issued in accordance in the course of Certain Lloyd's Underwriters under contract C500831601 27, as arranged by Hub International Insurance Brokers business in Canada. Policy Endorsements and Exclusions as per the applicable contract: Premium Payment Clause, Electronic Data Endorsement B, Electronic Date Recognition Exclusion (Edre), War And Terrorism Exclusion Endorsement, Biological Or Chemical Materials Exclusion, Sanction Limitation And Exclusion Clause, Microorganism Exclusion (Absolute), Service Of Suit Clause (Canada) (Action Against Insurer) and Several Liability Notice – see wording for details of exclusions.

**DISCLOSURE NOTICE**

The Financial Institutions Act requires that the information contained in this Disclosure Notice be provided to a customer in writing at the time of entering into an insurance transaction. Hub International Insurance Brokers licensed as a general insurance broker by the Insurance Council of British Columbia. This transaction is between you and Aviva Insurance Company of Canada Policy No. CLMS712.

We have no interest in the above stated Insurance Company and the Insurance Company also has no interest in our Company. The Financial Institutions Act prohibits the Insurance Company or our Company from requiring you to transact additional or other business with the Insurance Company or any other person or corporation as a condition of this transaction.

Upon completion of this transaction, Hub International Insurance Brokers will be remunerated by way of commission and/or fee, which will be paid by the insurer named above or by you, the customer.

We may work together with other appropriately licensed third parties in marketing of insurance products; we may share commissions and/or pay or receive fees as a result of a joint venture.

For more on how we get paid, including for information on contingent commissions we may receive from the insurer(s), please visit *How we get paid at:* [www.hubinternational.com](http://www.hubinternational.com)

December 22, 2017 - E&OE

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**Client No. CLMS712**

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Client Name: The Owners of Strata Plan LMS 712 - 888 Beach  
Management Company: FirstService Residential BC Ltd.  
Mailing Address: c/o FirstService Residential BC Ltd.  
700- 200 Granville Street, Vancouver, BC V6C 1S4  
1500 Hornby Street, Vancouver, BC V6Z 2R1  
Location Address: 1501 Howe Street, Vancouver, BC V6Z 2P8  
888, 896 & 898 Beach Avenue, Vancouver, BC V6Z 2P9  
Coverage Term: December 31, 2017 to December 31, 2018 12:01 a.m. Standard Time

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**Other Services and Service Providers**

**PLATINUM LEGAL SERVICES RETAINER – CLARK WILSON LLP**

Legal advice and exclusive benefits. See Contract for details.  
Limits: \$1,000,000/Legal Proceeding \$1,500,000 Aggregate  
Fee: 100% Retained

**\$750**

**Schedule Of Participating Insurers  
For The Owners of Strata Plan LMS 712 - 888 Beach  
Policy # CLMS712**

Term: December 31, 2017 to December 31, 2018 12:01 a.m. Standard Time

Insurer	Coverage	%	Limit (\$)
Aviva Insurance Company of Canada 2010 John Deere Gator VIN MOX720A051672	Property Equipment	15.	\$18,388,500 \$1,950
Allianz Global Risks US Insurance Company 2010 John Deere Gator VIN MOX720A051672	Property Equipment	25.	\$30,647,500 \$3,250
Temple Insurance Company 2010 John Deere Gator VIN MOX720A051672	Property Equipment	5.	\$6,129,500 \$650
Allianz Global Risks US Insurance Company, as arranged by Can-Sure Underwriting 2010 John Deere Gator VIN MOX720A051672	Property Equipment	3.	\$3,677,700 \$389
The International Insurance Company of Hanover PLC, as arranged by Can-Sure Underwriting 2010 John Deere Gator VIN MOX720A051672	Property Equipment	4.	\$4,903,600 \$520
Certain Lloyd's Underwriters under contract NA17BC01, as arranged by Can-Sure Underwriting 2010 John Deere Gator VIN MOX720A051672	Property Equipment	8.	\$9,807,200 \$1,040
Certain Lloyd's Underwriters under contract NA17BC02, as arranged by Can-Sure Underwriting 2010 John Deere Gator VIN MOX720A051672	Property Equipment	8.	\$9,807,200 \$1,040
Certain Lloyd's Underwriters under contract NA17BC03, as arranged by Can-Sure Underwriting 2010 John Deere Gator VIN MOX720A051672	Property Equipment	8.	\$9,807,200 \$1,040
Certain Lloyd's Underwriters under contract NA17BC04, as arranged by Can-Sure Underwriting 2010 John Deere Gator VIN MOX720A051672	Property Equipment	8.	\$9,807,200 \$1,040
Certain Lloyd's Underwriters under contract 7041/17, as arranged by Can-Sure Underwriting 2010 John Deere Gator VIN MOX720A051672	Property Equipment	16.	\$19,614,400 \$2,080
Aviva Insurance Company of Canada	Commercial General Liability	100	\$30,000,000
Encon Group Inc.	Directors & Officers Liability	100	\$2,000,000
Intact Insurance Company	Excess Directors & Officers Liability	100	\$18,000,000
Aviva Insurance Company of Canada	Employee Dishonesty – Form A	100	\$30,000
Aviva Insurance Company of Canada	Broad Form Money & Securities	100	\$30,000
Chubb Insurance Company of Canada	Excess Employee Dishonesty - Insuring Clause 1 (A, D, E, F, G, H)	100	\$1,000,000 *less the retention
	Program Aggregate		\$10,000,000
Chubb Insurance Company of Canada	Excess Robbery - Insuring Clause 1 (B, C)	100	\$30,000
Aviva Insurance Company of Canada	Glass	100	Blanket
Allianz Global Risks US Insurance Company	Environmental Liability Policy Pollution Legal Liability	100	\$1,000,000
Aviva Insurance Company of Canada	Equipment Breakdown	100	\$122,590,000

Certain Lloyd's Underwriters under contract B1000P048142017, as arranged by Meridian Risk Solutions	Volunteer Accident Insurance Coverage	100	\$1,000,000/Max. 7.5 x Annual Salary
Aviva Insurance Company of Canada	Privacy Breach Services	100	\$50,000
Certain Lloyd's Underwriters under contract B0621M81907015, as arranged by Hub International Insurance Brokers	Terrorism	100	\$500,000
<b>Total Policy Premium</b>			<b>\$149,076</b>
<b>Total Legal Expense / Legal Services charge</b>			<b>\$750</b>
<b>TOTAL PAYABLE</b>			<b>\$149,826</b>

Insured's Copy