

The HUB Advantage

At HUB International our realty service specialists have been dedicated to the insurance needs for Condo and Strata Corporations for over 30 years; bringing you innovative coverage and exceptional service. Staying connected to you is key in working to bring solutions to the ever changing needs of Condo and Strata Corporations.

Global Resources, Local Focus

HUB International is the largest insurance brokerage in Canada and 9th largest in the world. With our head office located in Burnaby BC, we have resources across the country with a local focus on our clients.

Risk Services Expertise

30+
years
of service

As a leading provider of risk management services, the HUB Risk Services division partners with our clients to identify current and potential risks. Through implementing controls to reduce exposure and mitigate losses, we can help lower your deductibles and premiums.

With experts in all functional areas and over 100 industries, our team has the proven knowledge and experience.

Our Communities

HUBGIVES

It's important to give back, our organization has a charitable and community giving program that allows HUB employees the opportunity to donate their time and service to community projects. HUB Gives taps into our employees' creativity, passion and connection to their communities to facilitate a meaningful and rewarding experience.

Your Homes

It's easy!

HUB has a unique condo policy that minimizes the gaps between your corporation's insurance and your coverage as a unit owner.

Our Partners

Staying connected with industry news, education is vital to everyone. We partner with the following organizations to help keep current, to bring you information and provide informative education.



CLAIMS GUIDELINES & PROCEDURES

We hope that nothing ever happens that causes you to have an insurance claim. However, if you do, HUB Realty Claims is here to help. We have a fulltime in-office claims department to guide you through those difficult times and help you in reporting your claim.

Property Claims other than Glass

- Contact your Management Company and initiate emergency work as soon as possible to mitigate loss, control damages and minimize impact.
- Organize the details of the loss for reporting - time, date, location, type of loss, witnesses (if any). Your Management Company will be able to provide phone numbers of people to contact on-site.
- Claims should be reported as soon as possible to our office or ClaimsPro after hours. We will record all of the details for you, report it to the Insurers and give you directions on the next steps.
- Do not begin any repairs on the **resultant damage** until you have directions on how to proceed.

Note: If your Corporation owns any Contents such as furniture, appliances, paintings, exercise equipment, tools or similar items, we suggest that you do an inventory of these items; take some pictures and keep these with any receipts that you have for these purchases.

Glass Claims

Your Management Company can authorize repairs as soon as possible, making note of the date of loss and cause of loss. **Note:** A separate glass deductible is applicable to each occurrence.

Once the repairs are completed, the details of loss and paid invoice can be forwarded to our claims department for reimbursement, net of the applicable policy deductible.

Liability Claims

If a third party suffers a bodily injury or damage to their property, this may become a liability claim. Please report the details of the incident to your management company, regardless of any proof of responsibility on the Corporations part.

Do not accept responsibility nor respond to the claimant as that is for the Adjuster or the Courts to decide.

If you receive a writ or intent of action claiming for damages or compensation, please forward this information to your Management Company immediately.

Hub Real Estate Practice Claims Contacts

If you have suffered a loss or damage that may be covered by your insurance policy, please contact our Claims Department at:

604-269-1010 or <mailto:realty.claims@hubinternational.com> Monday to Friday, 9:00 am to 5:00 pm.

For after-hours emergencies, please contact 1-866-552-6278

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

Policy No. CLMS712

Declarations

Named Insured: The Owners of LMS 712 - 888 Beach

Additional Insured(s): First Service 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: **June 9, 2020 to June 9, 2021** 12:01 a.m. Standard Time

Loss Payable to: The Insured or Order in Accordance with the Condominium Property Act

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
PROPERTY COVERAGES		
All Property, All Risks, Replacement Cost - STR 07/18	\$50,000	\$139,000,000
Primary Limit		\$60,000,000
Excess Limit		\$79,000,000
Additional Living Expenses	Included	\$1,000,000
Water Damage	\$75,000	Included
Backup of Sewers, Sumps, Septic Tanks or Drains	\$75,000	Included
Earthquake Damage	10 %	Included
Flood Damage	\$75,000	Included
Master Key Coverage	Nil	\$25,000
Communicable Disease Endorsement		
BLANKET EXTERIOR GLASS INSURANCE - Form 820000 (02/06)	Residential Commercial	\$100 \$250
		Blanket Blanket
COMMERCIAL GENERAL LIABILITY - Form 000102-10 (06/12)		
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
CONDO DIRECTORS & OFFICERS LIABILITY		
Primary Policy - Form NP-512258 (09/18) Excess - Master Policy # 530500785	Nil	\$20,000,000
Cyber Security and Privacy Liability - Form NP-512258		\$250,000
ENVIRONMENTAL LIABILITY POLICY / POLLUTION LEGAL LIABILITY		
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
VOLUNTEER ACCIDENT INSURANCE COVERAGE STR (08/17)		
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

Insuring Agreements	Deductibles	Limit
COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION		
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
EQUIPMENT BREAKDOWN, Replacement Cost, By-laws - Form 914000-02		
Extra Expense - Form C7800033 (01/11)	\$1,000	\$139,000,000
Additional Living Expenses - Form 981354		\$250,000
Aggregate		\$50,000
		\$1,000,000
PRIVACY BREACH SERVICES - Form PBE.25000 (10/16)		
	Nil	\$50,000
TERRORISM - Form LMA3030 (amended) (06/14)		
	\$500	\$1,000,000

Policy No. TBA

Declarations

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 Additional Insured(s): First Service Residential BC Ltd.
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 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: **June 9, 2020 to June 9, 2021** 12:01 a.m. Standard Time

EXCESS PROPERTY - CONTINENTAL CASUALTY COMPANY

Excess Limit: \$79,000,000
 Terrorism Exclusion
 Electronic Data Exclusion/Cyber Exclusion
 Asbestos, Asbestos-Containing Product or Asbestos-Containing Material Exclusion
 Mold, Fungus, Wet and Dry Rot and Bateria Exclusion
 Santioned Country Endorsement
 LMA5393 Infections Disease Exclusion for the excess layer

Cancellation Period: 90 Days

Total Excess Property Premium \$124,425
 Minimum Retained Premium \$60,000



**Associate Vice 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 B1000P048142020, 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 B0621MSTRA000718, as arranged by Miller Insurance Services LLP 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. Hub international Insurance Brokers has an agreement with Associa to pay a fee for advertising and sponsorship opportunities.

For more on how we get paid, including for information on contingent commissions we may receive from the insurer(s), please visit **About Us** at:
<https://www.hubinternational.com/en-CA/about-us/how-we-get-paid/>

Client No. CLMS712

Client Name: The Owners of LMS 712 - 888 Beach
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
Coverage Term: **February 29, 2020 to June 9, 2021** 12:01 a.m. Standard Time

Other Services and Service Providers

PLATINUM LEGAL SERVICES RETAINER – CLARK WILSON LLP

Legal advice and exclusive benefits. See Contract for details.

\$200

Limits: \$1,000,000/Legal Proceeding \$1,500,000 Aggregate

Fee: 100% Retained

Schedule Of Participating Insurers For Owners of Condominium Corporation LMS 712 - 888 Beach

Policy # CLMS712 Term: June 9, 2020 to June 9, 2021 12:01 a.m. Standard Time

Insurer	Coverage	%	Limit (\$)
Aviva Insurance Company of Canada	Property	60.	\$36,000,000
Allianz Global Risks US Insurance Company	Property	25.	\$15,000,000
The Wawanesa Mutual Insurance Company	Property	15.	\$9,000,000
Continental Casualty Company	Excess Property	100	\$79,000,000
Aviva Insurance Company of Canada	Commercial General Liability	100	\$30,000,000
Victor Insurance Managers 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	Environmental Liability Policy Pollution Legal Liability	100	\$1,000,000
Aviva Insurance Company of Canada	Equipment Breakdown	100	\$60,000,000
Certain Lloyd's Underwriters under contract B1000P048142020 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 B1000P057782019, as arranged by Hub International Insurance Brokers	Terrorism	100	\$1,000,000
	Total Policy Premium		\$234,434
	Total Excess Policy Premium <i>Minimum Retained Excess Policy Premium: \$60,000</i>		\$124,425
	Total Legal Expense <i>Minimum Retained Fee: \$200</i>		\$200
	TOTAL PAYABLE		\$359,059

Insured's Copy

COMMUNICABLE DISEASE ENDORSEMENT

1. This policy, subject to all applicable terms, conditions and exclusions, covers losses attributable to direct physical loss or physical damage occurring during the period of insurance. Consequently and notwithstanding any other provision of this policy to the contrary, this policy does not insure any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

2. For the purposes of this endorsement, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:
 - 2.1. for a Communicable Disease, or
 - 2.2. any property insured hereunder that is affected by such Communicable Disease.

3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 3.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.

4. This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms, conditions and exclusions of the policy remain the same.

LMA5393

25 March 2020

LLOYD'S UNDERWRITERS' POLICYHOLDERS' COMPLAINT PROTOCOL

Lloyd's strives to enhance your customer experience with us through superior service and innovative insurance products.

We have developed a formal complaint handling protocol in accordance with the Insurance Companies Act of Canada to ensure your concerns as our valued customer are addressed expeditiously by our representatives. This protocol will assist you in understanding the steps we will undertake to help resolve any dispute which may arise with our product or service. All complaints will be handled in a professional manner. All complaints will be investigated, acted upon, and responded to in writing or by telephone by a Lloyd's representative promptly after the receipt of the complaint. If you are not satisfied with our products or services, you can take the following steps to address the issue:

- Firstly, please contact the broker who arranged the insurance on your behalf about your concerns so that he or she may have the opportunity to help resolve the situation.
- If your broker is unable to help resolve your concerns, we ask that you provide us in writing an outline of your complaint along with the name of your broker and your policy number.

Please forward your complaint to:

Lloyd's Underwriters

Attention: Complaints Officer:

1155 rue Metcalfe, Suite 2220, Montréal (Québec) H3B 2V6 Tel: 1-877-455-6937 -

Fax: (514) 861-0470

E-mail: <mailto:info@lloyds.ca>

Your complaint will be directed to the appropriate business contact for handling. They will write to you within two business days to acknowledge receipt of your complaint and to let you know when you can expect a full response. If need be, we will also engage internal staff in Lloyd's Policyholder and Market Assistance Department in London, England, who will respond directly to you, and in the last stages, they will issue a final letter of position on your complaint.

In the event that your concerns are still not addressed to your satisfaction, you have the right to continue your pursuit to have your complaint reviewed by the following organizations:

General Insurance OmbudService (GIO): assists in the resolution of conflicts between insurance customers and their insurance companies.

The GIO can be reached at:

Toll free number: 1-877-225-0446

<http://www.giocanada.org/>

For Quebec clients:

Autorité des marchés financiers (AMF): The regulation of insurance companies in Quebec is administered by the AMF. If you remain dissatisfied with the manner in which your complaint has been handled, or with the results of the complaint protocol, you may send your complaint to the AMF who will study your file and who may recommend mediation, if it deems this action appropriate and if both parties agree to it. The AMF can be reached at

Toll Free: 1-877-525-0337

Québec: (418) 525-0337

Montréal: (514) 395-0311

<http://www.lautorite.qc.ca/>

If you have a complaint specifically about Lloyd's Underwriters' complaints handling procedures you may contact the FCAC.

Financial Consumer Agency of Canada (FCAC) provides consumers with accurate and objective information about financial products and services, and informs Canadians of their rights and responsibilities when dealing with financial institutions. FCAC also ensures compliance with the federal consumer protection laws that apply to banks and federally incorporated trust, loan and insurance companies. The FCAC does not get involved in individual disputes. The FCAC can be reached at:

427 Laurier Avenue West, 6th Floor, Ottawa ON K1R 1B9 Services in English: 1-866-461-FCAC (3222)

Services in French: 1-866-461-ACFC (2232) <http://www.fcac-acfc.gc.ca/>

Code of Consumer Rights and Responsibilities

Insurers (including Lloyd's Underwriters), along with the brokers and agents who sell home, auto and business insurance are committed to safeguarding your rights both when you shop for insurance and when you submit a claim following a loss. Your rights include the right to be informed fully, to be treated fairly, to timely complaint resolution, and to privacy. These rights are grounded in the contract between you and your insurer and the insurance laws of your province. With rights, however, come responsibilities including, for example, the expectation that you will provide complete and accurate information to your insurer. Your policy outlines other important responsibilities. Insurers and their distribution networks, and governments also have important roles to play in ensuring that your rights are protected.

Right to Be Informed

You can expect to access clear information about your policy, your coverage, and the claims settlement process. You have the right to an easy-to-understand explanation of how insurance works and how it will meet your needs. You also have a right to know how insurers calculate price based on relevant facts. Under normal circumstances, insurers will advise an insurance customer or the customer's intermediary of changes to, or the cancellation of a policy within a reasonable prescribed period prior to the expiration of the policy, if the customer provides information required for determining renewal terms of the policy within the time prescribed, which could vary by province, but is usually 45 days prior to expiry of the policy. You have the right to ask who is providing compensation to your broker or agent for the sale of your insurance. Your broker or agent will provide **information detailing for you how he or she is paid, by whom, and in what ways.**

You have a right to be told about insurers' compensation arrangements with their distribution networks. You have a right to ask the broker or agent with whom you deal for details of how and by whom it is being paid. Brokers and agents are committed to providing information relating to ownership, financing, and other relevant facts.

Responsibility to Ask Questions and Share Information

To safeguard your right to purchase appropriate coverage at a competitive price, you should ask questions about your policy so that you understand what it covers and what your obligations are under it. You can access information through one-on-one meetings with your broker or agent. You have the option to shop the marketplace for the combination of coverages and service levels that best suits your insurance needs. To maintain your protection against loss, you must promptly inform your broker or agent of any change in your circumstances.

Right to Complaint Resolution

Insurers, their brokers and agents are committed to high standards of customer service. If you have a complaint about the service you have received, you have a right to access Lloyd's Underwriters' complaint resolution process for Canada. Your agent or broker can provide you with information about how you can ensure that your complaint is heard and promptly handled. Consumers may also contact their respective provincial insurance regulator for information. Lloyd's is a member of an independent complaint resolution office, the General Insurance OmbudService.

Responsibility to Resolve Disputes

You should always enter into the dispute resolution process in good faith, provide required information in a timely manner, and remain open to recommendations made by independent observers as part of that process.

Right to Professional Service

You have the right to deal with insurance professionals who exhibit a high ethical standard, which includes acting with honesty, integrity, fairness and skill. Brokers and agents must exhibit extensive knowledge of the product, its coverages and its limitations in order to best serve you.

Right to Privacy

Because it is important for you to disclose any and all information required by an insurer to provide the insurance coverage that best suits you, you have the right to know that your information will be used for the purpose set out in the privacy statement made available to you by your broker, agent or insurance representative. This information will not be disclosed to anyone except as permitted by law. You should know that Lloyd's Underwriters are subject to Canada's privacy laws - with respect to their business in Canada.

NOTICE CONCERNING PERSONAL INFORMATION

How we use your information

By purchasing insurance from certain Underwriters at Lloyd's, London (Lloyd's), a customer provides Lloyd's with his or her consent to the collection, use and disclosure of personal information. Consent is subject to the customer's understanding of the nature, purpose and consequences of the collection, use or disclosure of their personal information.

Information is collected and stored for the following purposes:

- the communication with Lloyd's policyholders
- the underwriting of policies
- the evaluation of claims
- the analysis of business results
- purposes required or authorized by law

What personal information we collect about you

We collect, process and store the following personal information about you:

- Name
- Address including postal code and country
- Policy number
- Claim number
- Credit card details
- Bank account details

We also collect information about you when you visit <http://www.lloyds.com/> Further details can be found on our online Privacy & Cookies policy at <http://www.lloyds.com/common/privacy-and-cookies-statement> <http://www.lloyds.com/common/privacy-and-cookies-statement>

We will not use your personal information for marketing purposes and we will not sell your personal information to other parties.

Who we disclose your information to

For the purposes identified, personal information may be disclosed to Lloyd's related or affiliated organisations or companies, their agents/mandataires, and to certain non-related or unaffiliated organisations or companies, including service providers. These entities may be located outside Canada therefore a customer's information may be processed in a foreign jurisdiction (the United Kingdom and the European Union) and their information may be accessible to law enforcement and national security authorities of that jurisdiction.

Disclosure without consent

The following are reasonable grounds to permit the disclosure of personal information without the knowledge or consent of a customer:

- Detecting or suppressing fraud
- Investigating or preventing financial abuse
- For communication with the next of kin or authorized representative of an injured, ill or deceased individual
- Investigating a breach of an agreement or a contravention of the laws of Canada or a foreign jurisdiction
- Witness statement necessary to assess, process or settle insurance claims
- Information produced in the course of employment and the disclosure is consistent with the purpose it was produced for

How to access your information and/or contact us

To access and request correction or deletion of your information, or to obtain written information about Lloyd's policies and practices in respect of service providers located outside Canada, please contact the Ombudsman at <mailto:info@lloyds.ca>. The Ombudsman will also answer customer's questions about the collection, use, disclosure or storage of their personal information by such Lloyd's service providers.

Further information about Lloyd's personal information protection policy may be obtained from the customer's broker or by contacting Lloyd's on: 514 861 8361, 1 877 455 6937, or through <mailto:info@lloyds.ca>.