

## THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

### Policy No. CLMS712

### Summary of Coverage

Named Insured:	The Owners of Strata planLMS 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:	<b>June 9, 2021 to June 9, 2022</b> 12:01 a.m. Standard Time
Loss Payable to:	The Insured or Order in Accordance with the Strata Property Act
Insurers:	As Per List of Participating Insurers Attached.

Insuring Agreements	Deductibles	Amount of Insurance
<b>PROPERTY COVERAGES</b>		
All Property, All Risks	\$25,000	\$143,966,000
Additional Living Expenses	Included	\$1,000,000
Water Damage	\$50,000	Included
Back up of Sewers, Sumps, Septic Tanks or Drains	\$50,000	Included
Earthquake Damage	10% minimum \$100,000	Included
Aggregate Limit		\$143,966,000
Flood Damage	\$75,000	Included
Aggregate Limit		\$143,966,000
Key and Lock Replacement	Nil	\$25,000
Stated Amount Co Insurance, Replacement Cost	Included	Included
Property Form STR 06/20 Endorsement - Form STREND5 3/21		
Zurich Communicable Disease Endorsement - Form STREND6 - 3/21		
Temple Communicable Disease Endorsement - Form STREND1 - 1/21		
<b>WATER DAMAGE DEDUCTIBLE BUY DOWN</b>		
\$50,000 to \$25,000	\$25,000	Included
<b>BLANKET EXTERIOR GLASS INSURANCE</b>		
Residential	\$ 100	Blanket
Commercial	\$ 250	Blanket
<b>COMMERCIAL GENERAL LIABILITY</b>		
Each Occurrence Limit	\$5,000	\$30,000,000
Coverage A - Bodily Injury & Property Damage Liability - <i>Per Occurrence</i>	\$5,000	\$30,000,000
Products & Completed Operations - <i>Aggregate</i>		\$30,000,000
Coverage B - Personal Injury Liability - <i>Per Occurrence</i>	\$5,000	\$30,000,000
Non-Owned Automobile - SPF #6 – <i>Per Occurrence</i>		\$30,000,000
<b>CONDO DIRECTORS &amp; OFFICERS LIABILITY</b>		
Primary Policy	Nil	\$20,000,000
Cyber Security and Privacy Liability		\$250,000
<b>ENVIRONMENTAL LIABILITY POLICY / POLLUTION LEGAL LIABILITY</b>		
Limit of Liability – Each Incident, Coverages A-G		
Limit of Liability – Each Incident, Coverage H	\$25,000 Retention	\$1,000,000
Aggregate Limit	5 Day Waiting Period	\$250,000
		\$5,000,000

Insuring Agreements	Deductibles	Amount of Insurance
<b>VOLUNTEER ACCIDENT INSURANCE COVERAGE</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 / Excess	Nil	\$1,000,000
Broad Form Money & Securities / Excess	Nil	\$60,000
Program Aggregate Limit		\$10,000,000
<b>EQUIPMENT BREAKDOWN</b>		
I Standard Comprehensive Plus, Replacement Cost	\$1,000	\$143,966,000
II Consequential Damage, 90% Co-Insurance	\$1,000	\$25,000
III Extra Expense	24 Hour Waiting Period	\$250,000
IV Ordinary Payroll – 90 Days	24 Hour Waiting Period	\$100,000
<b>TERRORISM</b>	\$ 500	\$1,000,000
<b>CYBER SUITE COVERAGE FORM 918200-01</b>	\$1,000	\$50,000
A. Data Compromise Response Expenses		
Forensic IT - sublimit \$12,500 (sublimit 50% of Data Compromise Response Expenses Annual Aggregate)		
Legal Review - sublimit \$12,500 (sublimit 50% of Data Compromise Response Expenses Annual Aggregate)		
Public Relations - sublimit flat \$5,000		
Regulatory Fines & Penalties - sublimit \$12,500 (sublimit 50% of Data Compromise Response Expenses Annual Aggregate)		
PCI Fines & Penalties - sublimit \$12,500 (sublimit 50% of Data Compromise Response Expenses Annual Aggregate)		
Named Malware - sublimit flat \$25,000		
<b>DAS LEGAL EXPENSE INSURANCE COVERAGE</b>		
DAS business for Condominiums Legal Protection Insurance Policy		
Per Claim Limit		\$500,000
Program Aggregate		\$1,000,000

This is a generalized summary of coverage for quick reference. In all cases the terms and conditions of the policy in effect are the determining documents.

## Other Services and Service Providers

### PLATINUM LEGAL SERVICES RETAINER – CLARK WILSON LLP

Legal advice and exclusive benefits. See Contract for details.

Retained

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

Fee: 100% Retained

June 9, 2021 - E&OE