

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

| Policy No. CLMS712 | | Summary of Coverage | |
|--|--|----------------------|---------------------|
| Named Insured: | The Owners of Strata Plan LMS 712 - 888 Beach | | |
| Additional Insured(s): | FirstService Residential BC Ltd. | | |
| 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, 2022 to June 9, 2023 12:01 a.m. Standard Time | | |
| Insuring Agreements | | Deductibles | Amount of Insurance |
| PROPERTY COVERAGES | | | |
| All Property, All Risk | | \$25,000 | \$156,000,000 |
| Excess Unit Owner Displacement Coverage - Aggregate Limit | | | \$1,000,000 |
| A. Additional Living Expense Limit per Unit - \$50,000 | | | Included |
| Uninsured Unit Owner Retention - \$10,000 | | | |
| B. Contingent Mass Evacuation Limit per Unit - \$5,000 | | | Included |
| Water Damage | | \$50,000 | Included |
| Back up of Sewers, Sumps, Septic Tanks or Drains | | \$50,000 | Included |
| Earthquake Damage | | 10% | Included |
| Minimum Deductible: | | \$150,000 | |
| Aggregate Limit | | | \$156,000,000 |
| Flood Damage | | \$75,000 | Included |
| Aggregate Limit | | | \$156,000,000 |
| Key and Lock Replacement | | Nil | \$25,000 |
| Stated Amount Co Insurance, Replacement Cost | | Included | Included |
| WATER DAMAGE DEDUCTIBLE BUY DOWN | | | |
| \$50,000 to \$25,000 | | \$25,000 | Included |
| BLANKET EXTERIOR GLASS INSURANCE | | Residential | \$100 |
| | | Commercial | \$250 |
| Blanket | | | |
| Blanket | | | |
| COMMERCIAL GENERAL LIABILITY | | | |
| Each Occurrence Limit | | \$5,000 | \$30,000,000 |
| Coverage A - Bodily Injury & Property Damage Liability - Per Occurrence | | \$5,000 | \$30,000,000 |
| Products & Completed Operations - Aggregate | | | \$30,000,000 |
| Coverage B - Personal Injury Liability - Per Occurrence | | \$5,000 | \$30,000,000 |
| Non-Owned Automobile - SPF #6 -Per Occurrence | | | \$5,000,000 |
| CONDO DIRECTORS & OFFICERS LIABILITY | | | |
| Primary Policy | | Nil | \$20,000,000 |
| Cyber Security and Privacy Liability | | | \$250,000 |
| ENVIRONMENTAL LIABILITY POLICY / POLLUTION LEGAL LIABILITY | | | |
| Limit of Liability – Each Incident, Coverages A-G | | \$25,000 Retention, | \$1,000,000 |
| Limit of Liability – Each Incident, Coverage I | | 5 day waiting period | \$250,000 |
| Aggregate Limit | | | \$5,000,000 |
| Crisis Management Expense Endorsement | | | \$50,000 |
| VOLUNTEER ACCIDENT INSURANCE COVERAGE | | | |
| 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 |
| COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION | | | |
| Employee Dishonesty / Excess | | Nil | \$1,000,000 |
| Broad Form Money & Securities / Excess | | Nil | \$60,000 |
| Program Aggregate Limit | | | \$10,000,000 |

| Insuring Agreements | | Deductibles | Amount of Insurance |
|--|---|------------------------|---------------------|
| EQUIPMENT BREAKDOWN | | | |
| I | Standard Comprehensive Plus, Replacement Cost | \$1,000 | \$156,000,000 |
| 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 |
| TERRORISM | | \$500 | \$1,000,000 |
| CYBER SUITE COVERAGE | | | |
| A. | Data Compromise Response Expenses | \$1,000 | \$50,000 |
| | Forensic IT - sublimit \$12,500 (submit 50% of Data Compromise Response Expenses Annual Aggregate) | | |
| | Legal Review - sublimit \$12,500 (submit 50% of Data Compromise Response Expenses Annual Aggregate) | | |
| | Public Relations - sublimit flat \$5,000 | | |
| | Regulatory Fines & Penalties - sublimit \$12,500 (submit 50% of Data Compromise Response Expenses Annual Aggregate) | | |
| | PCI Fines & Penalties - sublimit \$12,500 (submit 50% of Data Compromise Response Expenses Annual Aggregate) | | |
| | Named Malware - sublimit flat \$25,000 | | |
| ARAG LEGAL EXPENSE INSURANCE COVERAGE | | | |
| | ARAG 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.

\$1,000,000 / Legal Proceeding

\$1,500,000 Aggregate

Fee: 100% Retained

Retained

June 8, 2022 - E&OE