

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

Policy No. CBCS460

Summary of Coverage

Named Insured: The Owners of Strata Plan BCS 460 The Classico
Additional Insured(s): West Coast Property Management Ltd.
Mailing Address: c/o West Coast Property Management Ltd., 208 - 8333 Eastlake Drive, Burnaby, BC V5A 4W2
 1328 to 1378 West Pender Street, Vancouver, BC V6E 4T1,
Location Address(es): 601 to 649 Jervis Street, Vancouver, BC V6E 4T1 &
 602 to 638 Broughton Street, Vancouver, BC V6G 3K3
Policy Period: **December 31, 2022 to March 31, 2024** 12:01 a.m. Standard Time
Loss Payable to: The Insured or Order in Accordance with the Strata Property Act

Insuring Agreements	Deductibles	Amount of Insurance
PROPERTY COVERAGES		
All Property, All Risk	\$50,000	\$115,527,000
Building	\$50,000	Included
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	\$75,000	Included
Back up of Sewers, Sumps, Septic Tanks or Drains	\$75,000	Included
Earthquake Damage	15%	Included
Minimum Deductible:	\$250,000	
Aggregate Limit		\$115,527,000
Flood Damage	\$75,000	Included
Aggregate Limit		\$115,527,000
Key and Lock Replacement	Nil	\$25,000
Rental Income - Profits Form - 12 Month Period of Indemnity	\$50,000	Included
Stated Amount Co Insurance, Replacement Cost	\$6,000	Included
BLANKET EXTERIOR GLASS INSURANCE		
	Residential	\$5,000
	Commercial	\$5,000
		Blanket
		Blanket
COMMERCIAL GENERAL LIABILITY		
Each Occurrence Limit	\$5,000	\$5,000,000
Coverage A - Bodily Injury & Property Damage Liability - <i>Per Occurrence</i>	\$5,000	\$5,000,000
Products & Completed Operations - <i>Aggregate</i>		\$5,000,000
Coverage B - Personal Injury Liability - <i>Per Occurrence</i>	\$5,000	\$5,000,000
Non-Owned Automobile - SPF #6		\$5,000,000
– <i>Per Occurrence -Maximum \$5,000,000 Limit</i>		
CONDO DIRECTORS & OFFICERS LIABILITY		
Primary Policy	Nil	\$20,000,000
Cyber Security and Privacy Liability		
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

Insuring Agreements	Deductibles	Amount of Insurance
VOLUNTEER ACCIDENT INSURANCE COVERAGE		
Personal Accident Limit - Maximum Benefit - Lesser of \$350,000 or 5x Annual Salary		\$350,000
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	\$100	\$1,000,000
Broad Form Money & Securities / Excess	\$100	\$60,000
Program Aggregate Limit		\$10,000,000
EQUIPMENT BREAKDOWN		
I Standard Comprehensive Plus, Replacement Cost	\$1,000	\$115,527,000
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	\$500,000
CYBER SUITE COVERAGE	\$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		

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.

January 12, 2023 - E&OE