



SUMMARY OF COVERAGES

Named Insured:	The Owners, Strata Plan BCS682, acting on their own behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners.	
Project Name:	MIRO	
Property Manager:	The Wynford Group	Policy Period March 01, 2016 to March 01, 2017

Policy Number:	Coverages	Subscribers
BFL04BCS0682	PROPERTY BLANKET GLASS - Includes Lobby Glass CRIME COMMERCIAL GENERAL LIABILITY CONDOMINIUM DIRECTORS & OFFICERS LIABILITY DATA SECURITY WRONGFUL ACTS AND PRIVACY EQUIPMENT BREAKDOWN POLLUTION LIABILITY VOLUNTEER ACCIDENT LEGAL EXPENSES TERRORISM	AIG Insurance Company of Canada Allianz Insurance Company Certain Lloyd's Underwriters under contract B1353DG1500032000, as arranged by Can-Sure Underwriting Certain Underwriters at Lloyds' of London under contract B0572NA15BC04 as arranged by Can-Sure Underwriting Certain Underwriters at Lloyds' of London under Contract No. PRPNA1502069 as arranged by Lockton Companies LLP QBE Services Inc. on behalf of Lloyds Underwriters under Agreement B6006B153315 Royal & Sun Alliance Insurance Company of Canada Starr Insurance & Reinsurance Limited Westport Insurance Corporation Economical Mutual Insurance Company Intact Insurance Company of Canada Economical Mutual Insurance Company Great American Insurance Group Great American Insurance Group Intact Insurance Company of Canada Zurich Insurance Company Ltd ACE INA Life Insurance DAS Legal Protection Insurance Company Limited Binding Authority B0713PRPNA1201175 underwritten by certain underwriters at Lloyd's

Insured Locations:	1001 & 1003 - 1009 Richards Street, Vancouver, BC V6B 1J6
Perils Insured:	All risks as defined subject to \$5,000.00 Deductible Except; \$25,000.00 Deductible Sewer Backup Damage; \$25,000.00 Deductible Water Damage; 10.00% Deductible Earthquake Damage; \$10,000.00 Deductible Flood Damage; \$250.00 Deductible Lock & Key; Stated Amount Co-Insurance, Replacement Cost, 130% Extended Replacement Cost; Blanket By-Laws; Data Exclusion; Terrorism Exclusion; Mould Exclusion, Earthquake and Flood limit in the annual aggregate not to exceed 130% of policy limit; Losses arising out of the growing, manufacturing, processing, storing or distribution of any drug, narcotic or illegal substances or items of any kind, the possession of which constitutes a criminal offence subject to a deductible of \$50,000.

Coverage	Amount	Description
PROPERTY	\$ 38,306,000	All Property
	\$ 25,000	Lock & Key. Subject to \$250 deductible.
	\$ 50,000	Additional Living Expenses Endorsement - Per Unit
	\$ 1,000,000	Additional Living Expenses Endorsement - Annual Aggregate
	\$ 31,200	Business Interruption (Gross Rents), 100% Co-Insurance, Indemnity Period (Months) : 24
CRIME	\$ 10,000	Comprehensive Dishonesty, Disappearance and Destruction
	\$ 10,000	Broad Form Money and Securities
COMMERCIAL GENERAL LIABILITY	\$ 10,000,000	Bodily Injury & Property Damage. Subject to \$500 deductible.
	\$ 10,000,000	Non-Owned Automobile. Subject to \$500 deductible.
CONDOMINIUM DIRECTORS & OFFICERS LIABILITY	\$ 5,000,000	Claims Made Form (Including Property Manager).
DATA SECURITY WRONGFUL ACTS AND PRIVACY	\$ 50,000	Per Incident
BLANKET GLASS - Includes Lobby Glass	Blanket	Residential. Subject to \$250 deductible. Commercial. Subject to \$250 deductible. Canopy. Subject to \$1,000 deductible.
EQUIPMENT BREAKDOWN	\$ 38,306,000	BM31: Standard Comprehensive Form including Production Machines and Electronic Equipment. Subject to \$1,000 deductible.
	\$ 250,000	BM34: Extra Expense - 100% available in first month
	\$ 31,200	BM33: Loss of Profits - Rents, Indemnity Period (Months): : 24
POLLUTION LIABILITY	\$ 1,000,000	Pollution Liability. Subject to \$10,000 deductible.
	\$ 5,000,000	Aggregate Policy Limit
VOLUNTEER ACCIDENT	\$ 200,000	See Policy Wordings



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LEGAL EXPENSES	\$ 500,000	Per Occurrence Maximum Limit of Loss.
	\$ 1,500,000	Annual Aggregate.
TERRORISM	\$ 350,000	Per Occurrence.. Subject to \$1,000 deductible.
	\$ 350,000	Aggregate.
Loss Payable:	All Registered Unit Owners &/or other Mortgagees as their interest may appear and as shown in the Land Registration District Office applicable to the said Property.	
This record sheet is intended for reference only. Please refer to your polic(ies) for complete details.		