



HUB International Coastal Insurance Brokers

400 - 4350 Still Creek Drive, Burnaby, BC V5C 0G5 T: 604-269-1000 F: 604-269-1001
 TF: 1-800-665-3310 www.hubcoastal.ca E: coastal@hubinternational.com

Policy No. CEPS 2205

DECLARATIONS

Name of Insured:	The Owners of Strata Plan EPS 2205 Royce
Location Address:	14855 Thrift Avenue, White Rock, BC V4B 2J6
Additional Named Insured:	Obsidian Property Management Ltd, 2005 - 7495 132nd Street, Surrey, BC V3W 1J8
Policy Period:	05/19/15 to 05/19/16 (mm/dd/yy) 12:01 a.m. Standard Time
Loss Payable to:	The Insured or Order in Accordance with the Strata Property Act of British Columbia.
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 (\$)	Limits (\$)
PROPERTY COVERAGES		
All Property, All Risks, 90 % Co-Insurance, Bylaws - Form STR (08/14)	1,000	23,000,000
Water Damage	5,000	Included
Backup of Sewers, Sumps, Septic Tanks or Drains	5,000	Included
Earthquake Damage	10%	Included
Flood Damage	10,000	Included
Key & Lock	250	10,000
Rate Guarantee		Included
BLANKET EXTERIOR GLASS INSURANCE - Form 820000 (02/06)	100 250	Blanket
	Residential Commercial	
COMMERCIAL GENERAL LIABILITY - Form 000102-10 (06/12)		
Each Occurrence Limit	500	5,000,000
Coverage A - Bodily Injury & Property Damage Liability - <i>Per Occurrence</i>	500	5,000,000
Products & Completed Operations - <i>Aggregate</i>		5,000,000
Coverage B - Personal Injury Liability - <i>Per Occurrence</i>	500	5,000,000
Non-Owned Automobile - SPF #6 - Form 335002-02 - <i>Per Occurrence</i>		5,000,000
STRATA DIRECTORS & OFFICERS LIABILITY - Form NP-434229 (06/14)	Nil	2,000,000
POLLUTION & REMEDIATION LEGAL LIABILITY - Form XLICL-PARL6CP-CN 1111 (01/14)		
Limit of Liability - Each Loss, Remediation Expense or Legal Defense Expense	10,000 Retention	1,000,000
VOLUNTEER ACCIDENT INSURANCE PLAN - Policy # SG50073001 (12/31) - Plan I		
Principal Sum - \$100,000 Weekly Accident Indemnity - \$500 (maximum 52 weeks)	7 Day Waiting Period	100,000
Accident Expenses - various up to \$15,000 (see policy wording) Dental Expense - \$2,500		
COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION - Form 500000 (01/00)		
Coverage I Employee Dishonesty - Form A - <i>Aggregate</i>	Nil	30,000
Coverages II, III, IV and V - Broad Form Money & Securities - <i>Aggregate Limit each coverage</i>	Nil	10,000
EQUIPMENT BREAKDOWN		
I Standard Comprehensive Plus, Replacement Cost - Form C780016 (01/11)	10,000	23,000,000
II Consequential Damage, 90% Co-Insurance - Form C780032 (01/11)	10,000	25,000
III Extra Expense - Form C780033 (01/11)	24 Hour Waiting Period	100,000
IV Ordinary Payroll - 90 Days - Form C780034 (01/11)	24 Hour Waiting Period	100,000
PRIVACY BREACH SERVICES - Form PBE.25000 (12/13)	Nil	25,00
TERRORISM	2,500	300,000

****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.

Vice President
HUB International Coastal Insurance Brokers



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Other Services and Service Providers

PLATINUM LEGAL SERVICES RETAINER – CLARK WILSON LLP Legal advice and exclusive benefits. See Contract for details. Limits: Per claim - \$300,000 / Per term - \$1,500,000 Fee: 100% Retained	\$400
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