

## Policy No. CLMS133

## Summary of Coverage

Named Insured: The Owners of Strata Plan LMS 133 Peninsula Village  
 Additional Insured(s): Leonis Management & Consultants Ltd.  
 Mailing Address: c/o Leonis Management & Consultants Ltd., 108 - 5455 - 152nd Street, Surrey, BC V3S 5A5  
 Location Address(es): 15273-24 Avenue & 2500-152 Street, Surrey, BC V4P 4N7  
 Policy Period: **March 31, 2019 to March 31, 2020** 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.

Insuring Agreements	Deductibles	Limit
<b>PROPERTY COVERAGES</b>		
All Property, All Risks, Unlimited Guaranteed Replacement Cost	\$2,500	\$32,473,400
Unlimited Additional Living Expenses	Included	Included
<b>Water Damage</b>	<b>\$10,000</b>	Included
<b>Backup of Sewers, Sumps, Septic Tanks or Drains</b>	<b>\$10,000</b>	Included
Earthquake Damage	10 %	Included
Flood Damage	\$10,000	Included
Key and Lock Replacement	Nil	\$50,000
<b>EARTHQUAKE DEDUCTIBLE BUY DOWN</b>		
10% to 5% deductible buy down	\$1,623,670	\$3,247,340
<b>BLANKET EXTERIOR GLASS INSURANCE</b>		
Residential	\$ 100	Blanket
Commercial	\$ 250	Blanket
<b>COMMERCIAL GENERAL LIABILITY</b>		
Each Occurrence Limit	\$ 500	\$10,000,000
Coverage A - Bodily Injury & Property Damage Liability - <i>Per Occurrence</i>	\$ 500	\$10,000,000
Products & Completed Operations - <i>Aggregate</i>		\$10,000,000
Coverage B - Personal Injury Liability - <i>Per Occurrence</i>	\$ 500	\$10,000,000
Non-Owned Automobile - SPF #6 - <i>Per Occurrence</i>		\$10,000,000
<b>STRATA DIRECTORS &amp; OFFICERS LIABILITY</b>		
Primary Policy	Nil	\$5,000,000
Cyber Security and Privacy Liability		\$250,000
<b>ENVIRONMENTAL LIABILITY POLICY / POLLUTION LEGAL LIABILITY</b>		
Limit of Liability - Each Incident, Coverages A-G	\$10,000 Retention	\$1,000,000
Limit of Liability - Each Incident, Coverage H	5 Day Waiting Period	\$250,000
Aggregate Limit		\$1,000,000
<b>VOLUNTEER ACCIDENT INSURANCE COVERAGE STR (08/17)</b>		
Personal Accident Limit - Maximum Benefit - Lesser of \$350,000 or 7.5x 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
<b>COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION</b>		
Employee Dishonesty	Nil	\$30,000
Broad Form Money & Securities	Nil	\$30,000
<b>EQUIPMENT BREAKDOWN</b>		
I Standard Comprehensive Plus, Replacement Cost	\$1,000	\$32,473,400
II Consequential Damage, 90% Co-Insurance	\$1,000	\$25,000
III Extra Expense	24 Hour Waiting Period	\$100,000
IV Ordinary Payroll - 90 Days	24 Hour Waiting Period	\$100,000
<b>PRIVACY BREACH SERVICES</b>		
	Nil	\$50,000
<b>TERRORISM</b>		
	\$ 500	\$500,000

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Strata Council

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**Other Services and Service Providers**

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**PLATINUM LEGAL SERVICES RETAINER – CLARK WILSON LLP**

Legal advice and exclusive benefits. See Contract for details.

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

Fee: 100% Retained

Retained

February 13, 2019 - E&OE