

Policy No. CNW 2502**Summary of Coverage**

Named Insured: The Owners of Strata Plan NW 2502 Ocean Park Grove
 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): 12901 - 12981 17th Avenue, Surrey, BC V4A 1T5
 Policy Period: **May 30, 2019 to May 30, 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
PROPERTY COVERAGES		
All Property, All Risks, Unlimited Guaranteed Replacement Cost	\$5,000	\$20,589,000
Unlimited Additional Living Expenses	Included	Included
Water Damage	\$5,000	Included
Backup of Sewers, Sumps, Septic Tanks or Drains	\$5,000	Included
Earthquake Damage	10 %	Included
Flood Damage	\$25,000	Included
Key and Lock Replacement	Nil	\$50,000
EARTHQUAKE DEDUCTIBLE BUY DOWN		
10% to 5% deductible buy down	\$1,029,450	\$2,058,900
BLANKET EXTERIOR GLASS INSURANCE		
	Residential	\$ 100
	Commercial	\$ 250
		Blanket
		Blanket
COMMERCIAL GENERAL LIABILITY		
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 - <i>Per Occurrence</i>		\$5,000,000
STRATA DIRECTORS & OFFICERS LIABILITY		
Primary Policy	Nil	\$3,000,000
Cyber Security and Privacy Liability		\$250,000
ENVIRONMENTAL LIABILITY POLICY / POLLUTION LEGAL LIABILITY		
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
VOLUNTEER ACCIDENT INSURANCE COVERAGE STR (08/17)		
Personal Accident Limit - Maximum Benefit - Lesser of \$500,000 or 7.5x Annual Salary		\$500,000
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	Nil	\$30,000
Broad Form Money & Securities	Nil	\$30,000
EQUIPMENT BREAKDOWN		
I Standard Comprehensive Plus, Replacement Cost	\$1,000	\$20,589,000
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
PRIVACY BREACH SERVICES		
	Nil	\$50,000
TERRORISM		
	\$ 500	\$500,000

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Strata Council

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.

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

Fee: 100% Retained

Retained

April 25, 2019 - E&OE