



BFL CANADA Insurance Services Inc.
1177 West Hastings Street, Suite 200
Vancouver, British Columbia, V6E 2K3

Tel.: 604-669-9600
Fax: 604-683-9316
Toll Free: 1-866-669-9602



SUMMARY OF COVERAGES

Named Insured	The Owners, Strata Plan EPS4098, acting on their own behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners
Project Name	MIRAMAR VILLAGE
Property Manager	FirstService Residential BC Ltd. dba FirstService Residential
Policy Period	December 01, 2020 to December 01, 2021
Policy Number	BFL04EPS4098
Insured Location(s)	1441 Johnston Road, White Rock, BC V4B 3Z4, 15165 Thrift Avenue, White Rock, BC V4B 3Z4

INSURING AGREEMENT



PROPERTY

All Property, Stated Amount Co-Insurance, Replacement Cost, Blanket By-Laws.		As Per Limit of Liability
	DEDUCTIBLE	LIMIT
Primary Limit of Liability:		\$40,000,000
Excess Limit of Liability:		\$60,000,000
Excess Limit of Liability, 2nd Excess:		\$5,000,000
Property Extensions - Annually Aggregated		\$5,000,000
Lock & Key	\$2,500	Included
Additional Living Expenses - \$50,000 Per Unit		Included
All Risks	\$100,000	
Sewer Backup	\$100,000	
Water Damage	\$100,000	
Earthquake (Annual Aggregate)	15% (minimum \$250,000)	As Per Limit of Liability
Flood (Annual Aggregate)	\$100,000	As Per Limit of Liability
Resultant Damage from Construction Defect	\$150,000	
Gross Rentals, 100% Co-Insurance, Indemnity Period (Months) : N/A		Not Covered



CRIME

	DEDUCTIBLE	LIMIT
Employee Dishonesty - Including Property Manager and Elected Officer Theft	Nil	\$1,000,000
Broad Form Money and Securities	Nil	\$10,000



COMMERCIAL GENERAL LIABILITY

	DEDUCTIBLE	LIMIT
Bodily Injury & Property Damage	\$2,500	\$30,000,000
Non-Owned Automobile	\$2,500	\$30,000,000
Infectious Agent or Communicable Disease Exclusion - With Limited Exceptions		
Total Pollution Exclusion		



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CONDOMINIUM DIRECTORS & OFFICERS LIABILITY

	DEDUCTIBLE	LIMIT
Claims Made Form - Including Property Manager	Nil	\$20,000,000
Privacy Event Expenses	Nil	\$50,000
Cyber Liability	Nil	\$50,000



BLANKET GLASS - Includes Lobby Glass

	DEDUCTIBLE	LIMIT
Residential	\$500	Blanket
Commercial	\$500	
Canopy	\$1,000	



EQUIPMENT BREAKDOWN

	DEDUCTIBLE	LIMIT
Standard Comprehensive Form including Production Machines and Electronic Equipment	\$2,500	\$105,000,000
- Deductible Waiver Endorsement with respect to losses exceeding \$25,000		
Extra Expense – 100% available in first month	24 Hour Waiting Period	\$1,000,000
- Additional Living Expenses Endorsement - Per Unit		\$25,000
Loss of Profits – Rents, Indemnity Period (Months): N/A	N/A	Not Covered



POLLUTION LIABILITY

	DEDUCTIBLE	LIMIT
Each Event	\$25,000	\$1,000,000
Aggregate Policy Limit		\$5,000,000



VOLUNTEER ACCIDENT

	DEDUCTIBLE	LIMIT
Maximum Limit of Loss	See Policy Wordings	\$1,000,000



LEGAL EXPENSES

	DEDUCTIBLE	LIMIT
Each Event	Nil	\$1,000,000
Annual Aggregate.		\$5,000,000



TERRORISM

	DEDUCTIBLE	LIMIT
Per Occurrence.	\$1,000	\$350,000
Annual Aggregate		\$350,000



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TOTAL INSURABLE VALUE

Appraisal Date: December 1, 2020

All Property

\$105,000,000

Gross Rentals, 100% Co-Insurance, Indemnity Period (Months)

Not Covered

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.

Additional Insured

All other Air Space Parcel Owners, Easement Agreement Parties & Remainder Owners as their interest may appear.

This record sheet is intended for reference only. Please refer to your polic(ies) for complete details.