



International Risk and Insurance Services

**SUMMARY OF COVERAGES**

<b>Named Insured:</b>	The Owners, Strata Plan BCS2884, acting on their own behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners.	
<b>Project Name:</b>	LOTUS	
<b>Property Manager:</b>	Crosby Property Management Ltd.	<b>Policy Period</b> June 09, 2010 to June 09, 2011
<b>Policy Number:</b>	<b>Coverages</b>	<b>Subscribers</b>
BFL04BCS2884	PROPERTY  EXTERIOR GLASS CRIME COMMERCIAL GENERAL LIABILITY CONDOMINIUM DIRECTORS & OFFICERS LIABILITY EQUIPMENT BREAKDOWN POLLUTION LIABILITY	AXA Pacific Insurance Company Certain Lloyd's Underwriters under contract number C001301001 Section B as arranged by CJ Coleman & Company Ltd. Chartis Insurance Company of Canada Economical Mutual Insurance Company as arranged by Chutter Underwriting Services Zurich Insurance Company Ltd Aviva Insurance Company of Canada Aviva Insurance Company of Canada Aviva Insurance Company of Canada Great American Insurance Group Zurich Insurance Company Ltd XL Insurance Company Limited
<b>Insured Locations:</b>	5900 Alderbridge Way, Richmond, BC V6X 0B6 7371 Westminster Highway, Richmond, BC V6X 0B4 7373 Westminster Highway, Richmond, BC V6X 0B5	
<b>Perils Insured:</b>	All risks as defined subject to \$2,500.00 Deductible Except; \$10,000.00 Deductible Sewer Backup Damage; \$10,000.00 Deductible Water Damage; 15.00% Deductible Earthquake Damage; \$25,000.00 Deductible Flood Damage; \$250.00 Deductible Lock & Key; Stated Amount Co-Insurance, Replacement Cost, 110% Margin Clause; Blanket By-Laws; Data Exclusion; Terrorism Exclusion; Mould Exclusion.	
<b>PROPERTY</b>	\$ 86,019,000 \$ 10,000	All Property Lock & Key. Subject to \$250 deductible.
<b>CRIME</b>	\$ 10,000 \$ 5,000	Comprehensive Dishonesty, Disappearance and Destruction Broad Form Money and Securities
<b>COMMERCIAL GENERAL LIABILITY</b>	\$ 5,000,000 \$ 5,000,000 \$ 5,000,000 \$ 1,000,000	Bodily Injury & Property Damage. Subject to \$500 deductible. General Aggregate Limit. Subject to \$500 deductible. Non-Owned Automobile Limited Pollution Liability. Subject to \$500 deductible.
<b>CONDOMINIUM DIRECTORS &amp; OFFICERS LIABILITY</b>	\$ 2,000,000	Claims Made Form (Including Property Manager)
<b>EXTERIOR GLASS</b>	Blanket	Residential. Subject to \$100 deductible. Commercial. Subject to \$250 deductible.
<b>EQUIPMENT BREAKDOWN</b>	\$ 86,019,000 \$ 250,000	Per Occurrence Maximum Limit of Loss. Subject to \$1,000 deductible. Extra Expenses - Rents, Indemnity Period (Months): 0
<b>POLLUTION LIABILITY</b>	\$ 1,000,000 \$ 2,000,000	Limit of Liability - Each Loss, Remediation Expense or Legal Defense Expense. Subject to \$25,000 deductible. Aggregate
<b>Loss Payable:</b>	To 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.		