



J.T. Insurance Services

Certificate of Insurance

Main Floor, London Place, 1177 Hornby Street, Vancouver, B.C. Canada V6Z 2E9 Telephone: (604) 684-7291 Facsimile: (604) 684-6300

Certificate Number: JT 1008638

Certificate issued to: Owners of Strata Plan BCS 3395
c/o Rancho Management Services (B.C.) Ltd.
600-1190 Hornby Street
Vancouver, BC V6Z 2K5

Named Insured: Owners of Strata Plan BCS 3395

Insured Operations: Building Ownership **Premium/Fee:** As agreed

Effective Date: May 1, 2011 (Both dates as at 12:01 A.M. at the
Expiry Date: May 1, 2012 address of the Named Insured.)

Covering: 1045 – 1065 Richards Street, Vancouver, BC V6B 0C2

\$ 34,923,000	Building
Included	Blanket Glass
\$ 10,000	Master Key Coverage
Full Value	Equipment Breakdown (Boiler & Machinery)
\$ 50,000	Newly Acquired Buildings
\$ 50,000	Contents at Newly Acquired Locations
\$ 2,500	Fire Department Service Charges
\$ 5,000	Master Key Coverage
\$ 2,500	Outdoor Signs
\$ 2,500	Professional Fees
\$ 25,000	Accounts Receivable
\$ 25,000	Valuable Papers and Records
\$ 15,000	Fine Arts
\$ 2,500	Brands and Labels
Included	Peak Season – 25% of Property of Every Description
\$ 10,000	Stock Spoilage
\$ 1,000	Personal Property of Officers and Employees
\$ 2,500	Customer Goods
\$ 2,500	Automatic Fire Suppression System Recharge Expense
\$ 2,500	Courier and Parcel Post
\$ 10,000	Contents at Unnamed Locations
\$ 10,000	Exhibition Floater
\$ 5,000	Installation Floater
\$ 1,000	Sales Samples
\$ 5,000	Tool Floater
\$ 5,000	Property in Transit
Included	Computer Equipment Breakdown
\$ 100,000	Transfer Between Locations
\$ 10,000	Fire Protection Devices
\$ 100,000	Additionally Acquired Computer Equipment
\$ 10,000	Temporary Locations and Transit
\$ 50,000	Roadway, Walkways, Parking Lots
\$ 15,000	Limited Contingent Loss of Income – Neighboring Premises
\$ 15,000	Limited Contingent Loss of Income – Contributing/Recipient Property
\$ 25,000	Legal Liability for Damage to Hired Automobiles
\$ 2,000,000	Employers Liability Extension
\$ 2,000,000	Employee Benefits Liability
\$ 10,000	Employee Dishonesty
\$ 5,000	Loss Inside the Premises
\$ 5,000	Loss Outside the Premises
\$ 2,500	Money Orders and Counterfeit Paper Currency
\$ 5,000	Depositors Forgery



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\$ 10,000,000	Commercial General Liability – Occurrence
\$ 10,000,000	Commercial General Liability – Aggregate
\$ 10,000,000	Bodily Injury and Property Damage
\$ 10,000,000	Products and Completed Operations
\$ 10,000,000	Personal and Advertising Injury Liability
\$ 10,000	Medical Payments
\$ 500,000	Tenants Legal Liability
\$ 10,000,000	Non Owned Automobile
\$ 5,000,000	Condominium Directors & Officers Liability
\$ 1,000,000	Limited Pollution Liability
\$ 100,000	Volunteers Accident Coverage

Conditions:

Property:	All Risks, Replacement Cost, Stated Amount Coinsurance, including Sewer Back-up and Water Damage, Earthquake, Flood, Blanket Bylaws, Blanket Glass
Liability:	Occurrence Basis
All Coverages:	Terrorism Exclusion, E-Commerce (Data) Exclusion, Asbestos Exclusion and Mould/Fungi Exclusions

Deductibles:

All Losses	\$ 1,000
Sewer Back-Up	\$ 5,000
Water Damage	\$ 5,000
Liability	\$ 1,000
Flood	\$ 10,000
Earthquake	10% (minimum \$ 100,000)
Tenant's Legal Liability	\$ 1,000
Blanket Glass	\$ 250
Master Key	\$ 250

Insurer(s):

As per list of insurers on file with J.T. Insurance Services (Canada), Inc.

Subject otherwise to the usual printed clauses and conditions on the Policies of the Underwriters and/or Companies with whom Insurance is effected. This document is evidence the insurance described above has been effected, against which Underwriters Certificates or Policies will be duly issued. Immediate advice must be given of any discrepancies, inaccuracies or necessary changes. This summary is issued for convenient reference only. Please consult policies for details of coverage as all of the terms and conditions contained in the policy are not modified or amended by this certificate. These statements have been made in good faith and are a summary of the insurance coverage in force (which is subject to the full terms and conditions of the policy). We accept no responsibility for any inadvertent or negligent act, error or omission on our part in preparing these statements or for any loss, damage or expense thereby occasioned to any recipient of this certificate.

Issue Date:

April 27, 2011

J.T. Insurance Services (Canada), Inc

Per:

Authorized Representative

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JB