



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

Renewal Policy No. **BFL04LMS0377**

**NAMED INSURED** The Owners, Strata Plan LMS377, acting on their own behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners.  
**MAILING ADDRESS** Cannon International Real Estate Corporation (As Property Manager)  
 500 - 1501 West Broadway, Vancouver, BC V6J 1Z6  
**INSURED LOCATION** From: November 15, 2011 To: November 15, 2012  
 12:01 a.m. standard time at the location of the premises as to each of the said dates  
**CONSTRUCTION** 7160 - 7170 Oak Street, Vancouver, BC V6P 3Z9  
**OCCUPIED BY INSURED AS** COBBLE LANE 2 Buildings  
 Frame 4 Storeys  
 13 Residential Units 0 Commercial Unit

Insurance is provided, subject to the Declarations, Terms, Conditions of the policy and its Riders, only for which specific Riders are attached and for which a specific limit or annotation is shown hereunder.

INSURING AGREEMENT	DEDUCTIBLE	LIMIT
<b>SECTION I - PROPERTY (Revision May 19, 2011 GK)</b>		\$ 6,990,400
A. All Property - All Risks, Blanket By-Laws, Stated Amount Co-Insurance, Replacement Cost, 110% Margin Clause.		
All Risks	\$ 1,000	
Sewer Backup Damage	\$ 10,000	
Water Damage	\$ 10,000	
Earthquake Damage	\$ 10	
Flood Damage	\$ 10,000	
Lock & Key	\$ 250	\$ 10,000
B. Business Interruption (Gross Rents), 100% Co-Insurance, Indemnity Period (Months): N/A		Not Covered
<b>SECTION II - CRIME (Form 2110 01/2004)</b>		
I. Comprehensive Dishonesty, Disappearance and Destruction - Form A	Nil	\$ 10,000
II. Loss Inside the Premises	Nil	\$ 5,000
III. Loss Outside the Premises	Nil	\$ 5,000
IV. Money Orders and Counterfeit Paper Currency	Nil	\$ 5,000
V. Depositors Forgery	Nil	\$ 5,000
<b>SECTION III - COMMERCIAL GENERAL LIABILITY (Form 2294 03/2010)</b>		
A. Bodily Injury & Property Damage Liability - Per Occurrence	\$ 500	\$ 5,000,000
Products and Completed Operations	\$ 500	\$ 5,000,000
B. Personal and Advertising Injury Liability - Per Occurrence (Form Number 2333)		\$ 5,000,000
C. Medical Payments - Each Person		\$ 25,000
D. Tenants Legal Liability	\$ 500	\$ 100,000
Non-Owned Automobile Endorsement SPF #6 - Per Occurrence (Form Number 6063)	\$ 500	\$ 5,000,000
Legal Liability For Damage To Hired Automobiles Endorsement SEF #94 - Per Occurrence (Form Number 5644)	\$ 500	\$ 50,000
Contractual Liability Endorsement SEF #96 - Per Occurrence (Form Number 6663)		\$ 5,000,000
Excluding Long Term Leased Vehicle Endorsement SEF #99 - Per Occurrence (Form Number 6664)		\$ 5,000,000
Limited Pollution Liability Coverage Endorsement (Form Number 2214)	\$ 500	\$ 1,000,000
Employee Benefit Liability (Form Number 2311)		\$ 1,000,000
<b>SECTION IV - CONDOMINIUM DIRECTORS &amp; OFFICERS LIABILITY (Form D14100 (10/04))</b>		
Claims Made Form (Including Property Manager)	Nil	\$ 2,000,000
<b>SECTION V - BLANKET GLASS - Includes Lobby Glass (Form 4185 05/1992)</b>		
Residential	\$ 100	Blanket
Commercial	\$ 250	

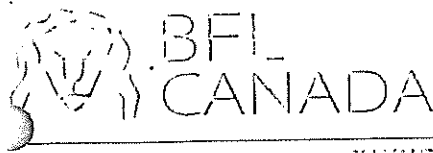
SUBSCRIPTION

This Policy contains a clause(s) which may limit the amount payable.

This Certificate is not valid unless countersigned by an Authorized Representative of the Insurer(s).  
 E. R. O.E.  
 Date: November 18, 2011

BFL CANADA Insurance Services Inc.

AUTHORIZED REPRESENTATIVE



BFL CANADA Insurance Services Inc.  
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CONDOMINIUM AGREEMENT		DEDUCTIBLE	LIMIT
<b>SECTION VI - EQUIPMENT BREAKDOWN (Form BM-1 (1010))</b>			
A.	Objects Insured - objects as described and defined for Standard Comprehensive Form, Data Processing Equipment and Electronic Equipment Included.	\$ 500	\$ 6,990,400
B.	Direct Damage including Repair or Replacement, By Laws coverage, Off Premises Power Sub Limits: - Ammonia Contamination - Water Damage - Expediting Expenses - Professional Fees - PCB Contamination		\$ 100,000 \$ 100,000 \$ 100,000 \$ 100,000 \$ 100,000
C.	Business Interruption/Extra Expense Loss of Profits - Rents, Indemnity Period (Months): N/A	24 Hour Waiting Period N/A	\$ 100,000 Not Covered
<b>SECTION VII - POLLUTION LIABILITY (Claims Made (Form ZC 5558 U (01/09))</b>			
Limits of Liability - Each Pollution Event Limit		\$ 25,000	\$ 1,000,000
Aggregate Policy Limit - (Refer to Policy for how Policy Limit applies & for Sublimits of Liability that are applicable to some coverage)			\$ 3,000,000
<b>SECTION VIII - VOLUNTEER ACCIDENT (Form 9224573)</b>			
Principal Sum		See Policy Wordings	\$ 100,000
<b>SECTION IX - LEGAL EXPENSES (DAS BFL Manuscript)</b>			
Per Occurrence Maximum Limit of Loss		Nil	\$ 200,000
Annual Aggregate			\$ 1,000,000
<b>LOSS IF ANY PAYABLE TO:</b>	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. (The Standard Mortgage Clause is applicable unless Special Mortgage Clause attached)		
<b>TOTAL PREMIUM</b>			\$ 14,256.00
Minimum & Retained			\$ 60.00

**LIST OF INSURERS**

Insurance Company	Section	Participation	Policy No.	Premium
AXA Assurances Inc.	VOLUNTEER ACCIDENT	100%	9224573 (Policy)	
AXA Pacific Insurance Company (Minimum and Retained)	EQUIPMENT BREAKDOWN	100%	5507420 (Policy)	
Chartis Insurance Company of Canada	PROPERTY	24.5%	BFLSPW001	
DAS Legal Protection Insurance Company Limited	LEGAL EXPENSES	100%	BFL04DAS001	
Dominion of Canada	PROPERTY	12.5%	BFLSPW001	
Economical Mutual Insurance Company	CRIME COMMERCIAL GENERAL LIABILITY BLANKET GLASS - Includes Lobby Glass	100% 100% 100%		
Economical Mutual Insurance Company as arranged by Can-Sure Underwriting Ltd.	PROPERTY	24%	BFLSPW001	
Great American Insurance Group	CONDOMINIUM DIRECTORS & OFFICERS LIABILITY	100%	D14100	
Lloyd's Underwriters under Agreement Number C001301112	PROPERTY	25%	BFLSPW001	
Non-Marine Underwriters at Lloyds under Contract No. 7041/11 as arranged by Can-Sure Underwriting Ltd.	PROPERTY	14%	BFLSPW001	
Zurich Insurance Company Ltd	POLLUTION LIABILITY	100%	8706115 (Policy)	



**SUMMARY OF COVERAGES**

<b>Named Insured:</b>	The Owners, Strata Plan LMS377, 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>	COBBLE LANE	
<b>Property Manager:</b>	Hammon International Real Estate Corporation	<b>Policy Period:</b> November 15, 2011 to November 15, 2012
<b>Policy Number:</b>	<b>Coverages</b>	<b>Subscribers</b>
BFL04LMS0377	PROPERTY  BLANKET GLASS - Includes Lobby Glass CRIME COMMERCIAL GENERAL LIABILITY CONDOMINIUM DIRECTORS & OFFICERS LIABILITY EQUIPMENT BREAKDOWN POLLUTION LIABILITY VOLUNTEER ACCIDENT LEGAL EXPENSES	Lhartis Insurance Company of Canada Dominion of Canada Economical Mutual Insurance Company as arranged by Can-Sure Underwriting Ltd. Lloyds Underwriters under Agreement Number C001301112 Non-Marine Underwriters at Lloyds under Contract No. 7041/11 as arranged by Can-Sure Underwriting Ltd. Economical Mutual Insurance Company Economical Mutual Insurance Company Economical Mutual Insurance Company Great American Insurance Group A/A Pacific Insurance Company (Minimum and Retained) Zurich Insurance Company Ltd AXA Assurances Inc. DAS Legal Protection Insurance Company Limited
<b>Insured Locations:</b>	7160 - 7170 Oak Street, Vancouver, BC V6P 3Z9	
<b>Perils Insured:</b>	All risks as defined subject to \$1,000.00 Deductible Except; \$10,000.00 Deductible Sewer Backup Damage; \$10,000.00 Deductible Water Damage; 10.00% Deductible Earthquake Damage; \$10,000.00 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>	\$ 3,990,400 \$ 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 \$ 1,000,000	Bodily Injury & Property Damage. Subject to \$500 deductible. Non-Owned Automobile. Subject to \$500 deductible. Limited Pollution Liability. Subject to \$500 deductible.
<b>CONDOMINIUM DIRECTORS &amp; OFFICERS LIABILITY</b>	\$ 2,000,000	Claims Made Form (Including Property Manager)
<b>BLANKET GLASS - Includes Lobby Glass</b>	Blanket	Residential. Subject to \$100 deductible. Commercial. Subject to \$250 deductible.
<b>EQUIPMENT BREAKDOWN</b>	\$ 3,990,400 \$ 100,000	Direct Damage including Repair or Replacement, By Laws coverage, Off Premises Power. Subject to \$500 deductible. Business Interruption/Extra Expense
<b>POLLUTION LIABILITY</b>	\$ 1,000,000 \$ 3,000,000	Pollution Liability. Subject to \$25,000 deductible. Aggregate Policy Limit
<b>VOLUNTEER ACCIDENT</b>	\$ 100,000	See Policy Wordings
<b>LEGAL EXPENSES</b>	\$ 200,000 \$ 1,000,000	Per Occurrence Maximum Limit of Loss Annual Aggregate
<b>Loss Payable:</b>	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.		