

SUMMARY OF COVERAGES

Named Insured	The Owners, Strata Plan EPS1236, acting on their own behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners.
Project Name	ORA
Property Manager	FirstService Residential BC Ltd. dba FirstService Residential
Policy Period	February 01, 2018 to February 01, 2019
Policy Number	BFL04EPS1236
Insured Location(s)	5511 Hollybridge Way, Richmond, BC V7C 0A3, 6951 Elmbridge Way, Richmond, BC V7C 0A4, 6971 Elmbridge Way, Richmond, BC V7C 0A5, 6200 River Road, Richmond, BC V7C 0B1

INSURING AGREEMENT	DEDUCTIBLE	POLICY LIMIT
PROPERTY (Appraisal Date: February 1, 2018)		
All Property, Blanket By-Laws.		\$80,496,000
150% Extended Replacement Cost		\$120,744,000
Property Extensions		\$5,000,000
Lock & Key	\$250	Included
Additional Living Expenses - \$50,000 Per Unit		Included
All Risks	\$5,000	
Sewer Backup	\$20,000	
Water Damage	\$20,000	
Earthquake (Annual Aggregate not to exceed \$ 120,744,000)	15%	
Flood (Annual Aggregate not to exceed \$ 120,744,000)	\$25,000	
Gross Rents, 100% Co-Insurance, Indemnity Period (Months) : N/A	N/A	Not Covered
CRIME		
Employee Dishonesty - Including Property Manager and Elected Officer Theft	Nil	\$1,000,000
Broad Form Money and Securities	Nil	\$10,000
COMMERCIAL GENERAL LIABILITY		
Bodily Injury & Property Damage	\$500	\$30,000,000
Non-Owned Automobile	\$500	\$30,000,000
Limited Pollution Liability	\$10,000	\$1,000,000
CONDOMINIUM DIRECTORS & OFFICERS LIABILITY		
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		
Residential	\$1,000	Blanket
Commercial	\$1,000	
Canopy	\$2,000	
EQUIPMENT BREAKDOWN		
Standard Comprehensive Form including Production Machines and Electronic Equipment	\$2,500	\$80,496,000
- 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
ENVIRONMENTAL LIABILITY		
Each Incident Limit - Insuring Agreements A-G	\$10,000	\$1,000,000
Business Interruption - Insuring Agreement H	5 Days	\$250,000
Policy Aggregate		\$5,000,000
VOLUNTEER ACCIDENT		
Maximum Limit of Loss	See Policy Wordings	\$1,000,000
LEGAL EXPENSES		
Each Event	Nil	\$1,000,000
Annual Aggregate.		\$5,000,000
TERRORISM		
Per Occurrence.	\$1,000	\$500,000
Annual Aggregate		\$500,000

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
6951 Elmbridge Way Ltd. (the Commercial Owner) c/o #300 - 550 Robson Street, Vancouver, BC V6B 2B7, but only with respect to Section III – Commercial General Liability arising out of the operations of the Named Insured.

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



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