

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

Policy No. CLMS3990

Summary of Coverage

Named Insured: The Owners of LMS 3990 Crystal Residences
 Additional Insured(s): Bayside Property Services Ltd.
 Location Address(es): 6028 Willingdon Avenue & 6088 Willingdon Avenue, Burnaby BC V5H 4V2
 Policy Period: **June 1, 2020 to June 1, 2021** 12:01 a.m. Standard Time

Insuring Agreements	Deductibles	Limit
PROPERTY COVERAGES		
All Property, All Risks, Replacement Cost	\$50,000	\$96,326,000
Primary Limit		\$50,000,000
Excess Limit		\$46,326,000
Additional Living Expenses	Included	\$1,000,000
Water Damage	\$50,000	Included
Backup of Sewers, Sumps, Septic Tanks or Drains	\$50,000	Included
Earthquake Damage	10 %	Included
Flood Damage	\$50,000	Included
Key and Lock Replacement	Nil	\$50,000
Communicable Disease Endorsement		
BLANKET EXTERIOR GLASS INSURANCE		
	Residential	\$ 100
	Commercial	\$ 250
		Blanket
		Blanket
COMMERCIAL GENERAL LIABILITY		
Each Occurrence Limit	\$ 500	\$5,000,000
Coverage A - Bodily Injury & Property Damage Liability - <i>Per Occurrence</i>	\$ 500	\$5,000,000
Products & Completed Operations - <i>Aggregate</i>		\$5,000,000
Coverage B - Personal Injury Liability - <i>Per Occurrence</i>	\$ 500	\$5,000,000
Non-Owned Automobile - SPF #6 – <i>Per Occurrence</i>		\$5,000,000
CONDO DIRECTORS & OFFICERS LIABILITY		
Cyber Security and Privacy Liability	Nil	\$2,000,000
		\$250,000
ENVIRONMENTAL LIABILITY POLICY / POLLUTION LEGAL LIABILITY		
Limit of Liability – Each Incident, Coverages A-G		
Limit of Liability – Each Incident, Coverage H	\$10,000 Retention	\$1,000,000
Aggregate Limit	5 Day Waiting Period	\$250,000
		\$1,000,000
VOLUNTEER ACCIDENT INSURANCE COVERAGE		
Personal Accident Limit - Maximum Benefit - Lesser of \$350,000 or 7.5x Annual Salary		\$350,000
Weekly Accident Indemnity - Lesser of \$750 or 75% of Gross Weekly Earnings (52 weeks)	8 day Waiting Period	
Accident Expenses - various up to \$15,000 (see policy wording) Dental Expense - \$5,000		
Program Aggregate Limit		\$10,000,000
COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION		
Employee Dishonesty	Nil	\$1,000,000
Broad Form Money & Securities	Nil	\$60,000
Program Aggregate Limit		\$10,000,000
EQUIPMENT BREAKDOWN		
I Standard Comprehensive Plus, Replacement Cost	\$1,000	\$96,326,000
II Consequential Damage, 90% Co-Insurance	\$1,000	\$25,000
III Extra Expense	24 Hour Waiting Period	\$250,000
IV Ordinary Payroll – 90 Days	24 Hour Waiting Period	\$100,000
PRIVACY BREACH SERVICES		
	Nil	\$50,000
TERRORISM		
	\$ 500	\$500,000

This is a generalized summary of coverage for quick reference. In all cases the terms and conditions of the policy in effect are the determining documents.

Policy No. TBA

Summary of Coverage

Named Insured: The Owners of LMS 3990 Crystal Residences
 Additional Insured(s): Bayside Property Services Ltd.
 Mailing Address: **c/o Bayside Property Services Ltd., 100 - 6400 Roberts Street, Burnaby, BC V5G 4C9**
 Location Address(es): 6028 Willingdon Avenue & 6088 Willingdon Avenue, Burnaby BC V5H 4V2
 Policy Period: **June 1, 2020 to June 1, 2021** 12:01 a.m. Standard Time

EXCESS PROPERTY - CONTINENTAL CASUALTY COMPANY

Excess Limit: \$46,326,000
 Terrorism Exclusion
 Electronic Data Exclusion/Cyber Exclusion
 Asbestos, Asbestos-Containing Product or Asbestos-Containing Material Exclusion
 Mold, Fungus, Wet and Dry Rot and Bateria Exclusion
 Santioned Country Endorsement
 LMA5393 Infections Disease Exclusion for the excess layer

Cancellation Period: 90 Days

Total Excess Property Premium	\$59,761
Minimum Retained Premium	\$29,000

Other Services and Service Providers

PLATINUM LEGAL SERVICES RETAINER – CLARK WILSON LLP

Legal advice and exclusive benefits. See Contract for details. Retained
 Limits: \$1,000,000/Legal Proceeding \$1,500,000 Aggregate
 Fee: 100% Retained
 May 28, 2020 - E&OE