

Named Insured	The Owners, Strata Plan BCS1676, acting on their own behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners
Project Name	VICTORIA HILL
Property Manager	Privately Managed
Policy Period	October 01, 2019 to October 01, 2020
Policy Number	BFL04BCS1676
Insured Location(s)	14 Royal Avenue, New Westminster, BC V3L 5W5

INSURING AGREEMENT	DEDUCTIBLE	LIMIT
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PROPERTY (Appraisal Date: October 1, 2019)

All Property, Blanket By-Laws.		\$25,132,800
130% Extended Replacement Cost		\$32,672,640
Property Extensions		\$5,000,000
Lock & Key	\$250	Included
Additional Living Expenses - \$50,000 Per Unit		Included
All Risks	\$5,000	
Sewer Backup	\$10,000	
Water Damage	\$10,000	
Earthquake (Annual Aggregate not to exceed \$ 32,672,640)	10%	
Flood (Annual Aggregate not to exceed \$ 32,672,640)	\$25,000	
Gross Rents, 100% Co-Insurance, Indemnity Period (Months) :	N/A	Not Covered
N/A		

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
Sudden and Accidental Pollution	\$5,000	\$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	\$100	Blanket
Commercial	\$250	
Canopy	\$1,000	



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

INSURING AGREEMENT	DEDUCTIBLE	LIMIT
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EQUIPMENT BREAKDOWN

Standard Comprehensive Form including Production Machines and Electronic Equipment	\$1,000	\$25,132,800
- 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 - Insuring Agreements A-G	\$10,000	\$1,000,000
Business Interruption, Each Incident - Insuring Agreement H	5 Days	\$250,000
Policy Aggregate		\$5,000,000



VOLUNTEER ACCIDENT

Maximum Limit of Loss	See Policy Wordings	\$1,000,000
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LEGAL EXPENSES

Each Event	Nil	\$1,000,000
Annual Aggregate.		\$5,000,000



TERRORISM

Per Occurrence.	\$1,000	\$350,000
Annual Aggregate		\$350,000

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.

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