



BFL CANADA Risk and 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



**Strata
PROTECT**

SUMMARY OF COVERAGES

Named Insured	The Owners, Strata Plan BCS367, acting on their own behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners
Project Name	STONEBROOK
Property Manager	FirstService Residential BC Ltd. dba FirstService Residential
Policy Period	June 20, 2024 to June 20, 2025
Policy Number	BFL04BCS0367
Insured Location(s)	3288 - 3322 Noel Drive, Burnaby, BC V3J 1J8, 3281 - 3317 Beaverbrook Drive, Burnaby, BC V3J 7Y2, 9181 - 9231 Cameron Street, Burnaby, BC V3J 1L6

INSURING AGREEMENT



PROPERTY (Appraisal Date: June 20, 2024)

All Property, Stated Amount Co-Insurance, Replacement Cost, Blanket By-Laws.		\$33,500,000
Lock & Key	\$2,500	Included
Additional Living Expenses - \$50,000 Per Unit		Included
All Risks, Stated Amount Co-Insurance, Replacement Cost, Blanket By-Laws.	\$10,000	
Sewer Backup	\$25,000	
Water Damage	\$25,000	
Earthquake	15% (minimum \$250,000)	
Flood	\$25,000	
Business Interruption (Gross Rentals), 100% Co-Insurance, Indemnity Period (Months) : N/A	N/A	Not Covered



PRIMARY PROPERTY (Appraisal Date: June 20, 2024)

All Property, Stated Amount Co-Insurance, Replacement Cost, Blanket By-Laws.		As per Section I - PROPERTY
LIMIT OF LIABILITY		\$20,000,000
All Risks, Stated Amount Co-Insurance, Replacement Cost, Blanket By-Laws.	As per Section I - PROPERTY	
Sewer Backup	As per Section I - PROPERTY	
Water Damage	As per Section I - PROPERTY	
Earthquake	As per Section I - PROPERTY	
Flood	As per Section I - PROPERTY	
Lock & Key	As per Section I - PROPERTY	As per Section I - PROPERTY
Additional Living Expenses - \$50,000 Per Unit		As per Section I - PROPERTY
Additional Living Expenses - Annual Aggregate		As per Section I - PROPERTY
Business Interruption (Gross Rentals), 100% Co-Insurance, Indemnity Period (Months) : N/A	As per Section I - PROPERTY	As per Section I - PROPERTY



CRIME

	DEDUCTIBLE	LIMIT
Employee Dishonesty - Including Property Manager and Elected Officer Theft	Nil	\$1,000,000
Broad Form Money and Securities	Nil	\$10,000

INSURING AGREEMENT



COMMERCIAL GENERAL LIABILITY

	DEDUCTIBLE	LIMIT
Bodily Injury & Property Damage	\$1,000	\$30,000,000
Non-Owned Automobile	\$1,000	\$30,000,000
Infectious Agent or Communicable Disease Exclusion – With Limited Exceptions		
Total Pollution Exclusion		



CONDOMINIUM DIRECTORS & OFFICERS LIABILITY

	DEDUCTIBLE	LIMIT
Claims Made Form - Including Property Manager	Nil	\$20,000,000
Privacy Event Expenses	Nil	Not Applicable
Cyber Liability	Nil	Not Applicable



BLANKET GLASS - Includes Lobby Glass

	DEDUCTIBLE	LIMIT
Residential	\$100	Blanket
Commercial	\$250	
Canopy	\$1,000	



EQUIPMENT BREAKDOWN

	DEDUCTIBLE	LIMIT
Standard Comprehensive Form including Production Machines and Electronic Equipment	\$1,000	\$33,500,000
- 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
- Additional Living Expenses Endorsement - Annual Aggregate		\$1,000,000
Loss of Profits – Rents, Indemnity Period (Months): N/A	N/A	Not Covered



POLLUTION LIABILITY

	DEDUCTIBLE	LIMIT
Each Event	\$25,000	\$1,000,000 Shared
Aggregate Policy Limit		\$20,000,000 Shared



VOLUNTEER ACCIDENT

	DEDUCTIBLE	LIMIT
Maximum Limit of Loss	See Policy Wordings	\$1,000,000



LEGAL EXPENSES

	DEDUCTIBLE	LIMIT
Each Event	Nil	\$1,000,000
Annual Aggregate		\$5,000,000



TERRORISM

	DEDUCTIBLE	LIMIT
Per Occurrence.	\$1,000	\$2,000,000
Annual Aggregate		\$2,000,000



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CYBER, DATA & PRIVACY

	DEDUCTIBLE	LIMIT
Cyberboxx	\$5,000	
Annual Policy Aggregate		\$100,000
Hackbuster's Incident response services		Included
Coverage A - Privacy Breach Liability		\$100,000
Coverage B - Privacy Breach Expense		\$50,000
Coverage C - Cyber Extortion & Recovery		\$50,000
Coverage D - Social Engineering		\$25,000
Coverage E - Breach by suppliers		\$50,000

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.