



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



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, 2025 to June 20, 2026
Policy Number	BFL04BCS0367
Insured Location(s)	3288 - 3322 Noel Drive, Burnaby, BC V3J 1J8, 9181 - 9231 Cameron Street, Burnaby, BC V3J 1L6, 3281 - 3317 Beaverbrook Drive, Burnaby, BC V3J 7Y2

INSURING AGREEMENT

	PROPERTY (Appraisal Date: June 20, 2025)	DEDUCTIBLE	LIMIT
	All Property, Stated Amount Co-Insurance, Replacement Cost, Blanket By-Laws.		\$34,606,000
	Property Extensions		Included
	Lock & Key	\$2,500	\$25,000
	Additional Living Expenses - Per Unit		\$50,000
	Additional Living Expenses - Annual Aggregate		\$1,000,000
	Excess Property Extensions - Annually Aggregated		Up to \$5,000,000
	- Excludes all damage arising from the peril of Earthquake		
	All Risks	\$10,000	
	Sewer Backup	\$25,000	
	Water Damage	\$25,000	
	Earthquake (Annual Aggregate)	10% (minimum \$100,000)	100% of the Policy Limit
	Flood (Annual Aggregate)	\$25,000	100% of the Policy Limit
	Business Interruption (Gross Rentals), 100% Co-Insurance, Indemnity Period (Months) : N/A	N/A	Not Covered
	CRIME	DEDUCTIBLE	LIMIT
	Employee Dishonesty - Including Property Manager and Elected Officer Theft	Nil	\$1,000,000
	Broad Form Money and Securities	Nil	\$10,000
	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	\$250	Blanket
	Commercial	\$500	
	Canopy	\$1,000	



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EQUIPMENT BREAKDOWN	DEDUCTIBLE	LIMIT
Standard Comprehensive Form including Production Machines and Electronic Equipment	\$1,000	\$34,606,000
- 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



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.