



SUMMARY OF COVERAGES

Named Insured	The Owners, Strata Plan EPS3084, acting on their own behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners
Project Name	SEQUEL 138
Property Manager	FirstService Residential BC Ltd. dba FirstService Residential
Policy Period	January 01, 2023 to January 01, 2024
Policy Number	BFL04EPS3084
Insured Location(s)	142 East Hastings Street, Vancouver, BC V6A 1N4, 146 East Hastings Street, Vancouver, BC V6A 1N4, 134 East Hastings Street, Vancouver, BC V6A 1N4, 140 East Hastings Street, Vancouver, BC V6A 1N4, 144 East Hastings Street, Vancouver, BC V6A 1N4, 148 East Hastings Street, Vancouver, BC V6A 1N4, 136 East Hastings Street, Vancouver, BC V6A 1N4, 138 East Hastings Street, Vancouver, BC V6A 0E6

INSURING AGREEMENT



PROPERTY (Appraisal Date: January 1, 2023)

	DEDUCTIBLE	LIMIT
All Property, Stated Amount Co-Insurance, Replacement Cost, Blanket By-Laws.		\$24,417,000
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	\$25,000	
Sewer Backup	\$100,000	
Water Damage	\$100,000	
Earthquake (Annual Aggregate)	10% (minimum \$100,000)	100% of the Policy Limit
Flood (Annual Aggregate)	\$100,000	100% of the Policy Limit
Gross Rentals, 100% Co-Insurance, Indemnity Period (Months) : 12	24 Hour Waiting Period	\$4,000



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		

INSURING AGREEMENT



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	\$500	Blanket
Commercial	\$500	
Canopy	\$1,000	



EQUIPMENT BREAKDOWN

	DEDUCTIBLE	LIMIT
Standard Comprehensive Form including Production Machines and Electronic Equipment	\$1,000	\$24,417,000
- 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): 12	24 Hour Waiting Period	\$4,000



POLLUTION LIABILITY

	DEDUCTIBLE	LIMIT
Each Event	\$25,000	\$1,000,000
Aggregate Policy Limit		\$5,000,000



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	\$350,000
Annual Aggregate		\$350,000



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

INSURING AGREEMENT

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.

Additional Insured

Sequel 138 Development Corp. but only with respect to losses arising out of the operations of the Named Insured with respect to Section III – Commercial General Liability and the 'Premises' as outlined in Schedule A of the Lease Agreement between Sequel 138 Development Corp. and the Owners of Strata Plan EPS3084.

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