



## COMMERCIAL INSURANCE POLICY

POLICY NUMBER CS529209

PURPOSE OF DOCUMENT Policy Renewal

### SECTION 1 - PROPERTY AND BUSINESS INTERRUPTION COVERAGES

**Location Number:** 1  
**Location Address:** 2150 Bellevue Ave West Vancouver **Province:** BC **Postal Code:** V7V 1C3  
**Building Construction:** 9 Stories / Non Combustible with Masonry Walls  
**Occupancy by Insured:** Building Ownership - Low-Rise Apartment  
**Occupancy by Others:** n/a

INSURANCE IS PROVIDED FOR ONLY THOSE COVERAGES FOR WHICH RIDERS ARE INDICATED AND SPECIFIC LIMITS OR AMOUNTS OF INSURANCE ARE STATED BELOW

FORM #	COVERAGE DESCRIPTION	DEDUCTIBLE	VALUATION	CO-INS	LIMIT OF INSURANCE	RATE	PREMIUM
C20001.4	Building, Equipment and Stock (Broad Form)						Included
	Building	\$1,000	RC	90%	\$9,458,000		Included
	Contents of Every Description	\$1,000	RC	90%	\$25,000		Included
C20138.7	Comprehensive Property Extension Endorsement						Included
	<i>Accounts Receivable limit is increased to \$50,000</i>						
	<i>Valuable Papers limit is increased to \$50,000</i>						
	<i>Exterior signs limit is increased to \$25,000</i>						
C20125.3	Stated Amount Co-Insurance Clause						Included
C20198.3	Earthquake Endorsement	10%					Included
C20199.3	Flood Endorsement	\$10,000					Included
C20141.2	Water Escape Deductible Endorsement	\$2,500					Included
C20124.2	Sewer Back-Up Endorsement	\$2,500					Included
C20134.4	Replacement Cost Endorsement						Included
BOILER	All Systems Go Plus - Business Equipment Protection	\$1,000			Included		Included
	Direct Damage				Included		Included
	Spoilage				Included		Included
	Business Interruption / Extra Expense				Included		Included
	Service Interruption				Included		Included
	Expediting Expenses				Included		Included
	Anchor Location				Included		Included
	By-Laws				Included		Included
	Newly Acquired Locations				Included		Included
	Data Compromise (Aggregate)						Included
	Identity Recovery (Aggregate)				\$15,000		Included
	Green Equipment				\$25,000		Included
	Environmental and Efficiency 150%						Included
	Hazardous Substances				\$100,000		Included
	Data Restoration				\$25,000		Included
	Errors and Omissions				\$100,000		Included

### APPLICABLE TO ALL PROPERTY / BUSINESS INTERRUPTION COVERAGES OF THIS POLICY:

FORM #	COVERAGE
C10001.5	Insuring Agreement, Miscellaneous Clauses and Additional Conditions
C10003.2	Property Occurrence Deductible Endorsement
C10007.1	Policy and Statutory Conditions
C52009.6	Data Exclusion

**APPLICABLE TO ALL PROPERTY / BUSINESS INTERRUPTION COVERAGES OF THIS POLICY: - Continued**

FORM #	COVERAGE
C52100.4	Terrorism Exclusion
C52101.2	Fungi and Fungal Derivatives Exclusion



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### SECTION 2 - CRIME COVERAGE

FORM #	COVERAGE DESCRIPTION	DEDUCTIBLE	LIMIT OF INSURANCE	PREMIUM
C66000.1	Comprehensive Crime Form - Dishonesty, Disappearance and Destruction Including Electronic Theft of Money			Included
	Claims Preparation Costs		\$5,000	Included
	Computer Theft & Funds Transfer Fraud		\$5,000	Included
	Customers Interest		\$2,500	Included
	Forgery or Alteration		\$5,000	Included
	Money and Securities		\$5,000	Included
	Money Orders and Counterfeit Paper Currency Coverage		\$5,000	Included
	Telephone Fraud		\$5,000	Included
	Unauthorized Business Card Use		\$5,000	Included

### APPLICABLE TO ALL CRIME COVERAGES OF THIS POLICY:

FORM #	COVERAGE
C60001.3	Crime Standard Conditions

### SECTION 3 - LIABILITY COVERAGES

FORM #	COVERAGE DESCRIPTION	DEDUCTIBLE		LIMIT OF INSURANCE	PREMIUM
C77000.3	Commercial General Liability - Occurrence Basis				Included
	Coverage A. Bodily Injury & Property Damage - per occurrence	\$1,000	BI/PD	\$5,000,000	Included
	Coverage A. Products & Completed Operations - aggregate limit			\$5,000,000	Included
	Coverage B. Personal and Advertising Injury Liability - per occurrence			\$5,000,000	Included
	Coverage C. Medical Expense Limit \$5,000 per person / \$25,000 per occurrence			\$25,000	Included
	Coverage D. Tenants' Legal Liability	\$1,000	Per Occurrence	\$250,000	Included
C71000.4	Non-Owned Automobile Policy - S.P.F. No. 6			\$5,000,000	Included
C71106.2	S.E.F. No. 96 - Contractual Liability Endorsement				Included
C71109.2	S.E.F. No. 99 - Excluding Long Term Leased Vehicle Endorsement				Included
C71104.4	S.E.F. No. 94 - Legal Liability for Damage to Hired Automobiles Endorsement All Perils	\$1,000		\$75,000	Included
C77095.1	Certificate Holders Endorsement				Included
C70118.3	Limitation of Coverage to Designated Premises				Included

### APPLICABLE TO ALL LIABILITY COVERAGES OF THIS POLICY:

FORM #	COVERAGE
C72200.5	Terrorism Exclusion
C74107.3	Data Exclusion
C74109.4	Total Asbestos Exclusion

Description of Operations:	Building Ownership - Low-Rise Apartment		
RATING BASIS	ESTIMATED RECEIPTS / PAYROLL	RATE	ADVANCE PREMIUM
Flat Charge	\$1	7.93	\$1,000

**APPLICABLE TO ALL COVERAGES OF THIS POLICY:**

FORM #	COVERAGE
C10005.3	Short Rate Table
C10002.3	Statutory Conditions
MANU	Standard Lloyd's Endorsement Schedule