



HUB International Coastal Insurance Brokers

400 - 4350 Still Creek Drive, Burnaby, BC V5C 0G5 T: 604-269-1000 F: 604-269-1001
 TF: 1-800-665-3310 www.hubcoastal.ca E: coastal@hubinternational.com

Policy No. CBCS2557

DECLARATIONS

Name of Insured:	The Owners of Strata Plan BCS 2557 Mode
Location Address:	518, 538, 542, 546 & 550 Smithe Street, Vancouver, BC V6B 0A8 & 902, 907, 917, 921 & 925 Richards Street, Vancouver, BC V6B 3B6
Additional Named Insured:	Pacific Quorum Properties Inc, 430 - 1200 West 73 Avenue, Vancouver, BC V6P 6G5
Policy Period:	12/31/14 to 12/31/15 (mm/dd/yy) 12:01 a.m. Standard Time
Loss Payable to:	The Insured or Order in Accordance with the Strata Property Act of British Columbia.
Insurers:	As Per List of Participating Insurers Attached.

Insurance is provided subject to the Declarations, Terms, Conditions, Limitations and Endorsements of this policy and only for those coverages for which specific limits or amounts of Insurance are shown on this Declaration Page.

INSURING AGREEMENTS	Deductibles (\$)	Limits (\$)
PROPERTY COVERAGES All Property, All Risks, Guaranteed Replacement Cost, Bylaws - Form STR (08/14) Unlimited Additional Living Expenses Water Damage Backup of Sewers, Sumps, Septic Tanks or Drains Earthquake Damage Flood Damage Key & Lock	2,500 5,000 5,000 10% 10,000 250	14,779,000 Included Included Included Included Included 10,000
BLANKET EXTERIOR GLASS INSURANCE - Form 820000 (02/06) Residential Commercial	100 250	Blanket
COMMERCIAL GENERAL LIABILITY - Form 000102-10 (06/12) Each Occurrence Limit Coverage A - Bodily Injury & Property Damage Liability - <i>Per Occurrence</i> Products & Completed Operations - <i>Aggregate</i> Coverage B - Personal Injury Liability - <i>Per Occurrence</i> Non-Owned Automobile - SPF #6 - Form 335002-02 - <i>Per Occurrence</i>	500 500 500	5,000,000 5,000,000 5,000,000 5,000,000 5,000,000
STRATA DIRECTORS & OFFICERS LIABILITY - Form NP-434229 (06/14)	Nil	2,000,000
POLLUTION & REMEDIATION LEGAL LIABILITY - Form XLICL-PARL6CP-CN 1111 (01/14) Limit of Liability - Each Loss, Remediation Expense or Legal Defense Expense	10,000 Retention	1,000,000
VOLUNTEER ACCIDENT INSURANCE PLAN - Policy # SG50073001 (12/31) - Plan I Principal Sum - \$100,000 Weekly Accident Indemnity - \$500 (maximum 52 weeks) Accident Expenses - various up to \$10,000 (see policy wording) Dental Expense - \$2,500	7 Day Waiting Period	100,000
COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION - Form 500000 (08/14) Coverage I Employee Dishonesty - Form A - <i>Aggregate</i> Coverages II, III, IV and V - Broad Form Money & Securities - <i>Aggregate Limit each coverage</i>	Nil Nil	30,000 10,000
EQUIPMENT BREAKDOWN I Standard Comprehensive Plus, Replacement Cost - Form C780016 (01/11) II Consequential Damage, 90% Co-Insurance - Form C780032 (01/11) III Extra Expense - Form C780033 (01/11) IV Ordinary Payroll - 90 Days - Form C780034 (01/11)	1,000 1,000 24 Hour Waiting Period 24 Hour Waiting Period	14,779,000 25,000 100,000 100,000
PRIVACY BREACH SERVICES - Form PBE.25000 (12/13)	Nil	25,000
TERRORISM - Form LMA3030 (amended) (06/14)	2.500	300,000

****ALL COVERAGES SUBJECT TO POLICY DEFINITIONS****

This Policy contains a clause(s), which may limit the amount payable. This policy shall not be valid or binding unless countersigned by a duly Authorized Representative of the Insurer. For the purposes of the Insurance Companies Act (Canada), this document was issued in accordance in the course of Allianz Global Risks US Insurance Company business in Canada.

Vice President
HUB International Coastal Insurance Brokers



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Other Services and Service Providers

PLATINUM LEGAL SERVICES RETAINER – CLARK WILSON LLP

Legal advice and exclusive benefits. See Contract for details.
Limits: Per claim - \$300,000 / Per term - \$1,500,000
Fee: 100% Retained

\$350



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SCHEDULE OF PARTICIPATING INSURERS

For The Owners of Strata Plan BCS 2557 Mode Policy # CBCS2557

Term: 12/31/14 to 12/31/15 (mm/dd/yy) 12:01 a.m. Standard Time

Insurer	Coverage	%	Limit (\$)
Aviva Insurance Company of Canada	Property	55	8,128,450
Allianz Global Risks US Insurance Company	Property	35	5,172,650
The Guarantee Company of North America	Property	10	1,477,900
Aviva Insurance Company of Canada	Commercial General Liability	100	5,000,000
Encon Group Inc.	Directors & Officers Liability	100	2,000,000
Aviva Insurance Company of Canada	Employee Dishonesty – Form A	100	30,000
Aviva Insurance Company of Canada	Comprehensive Dishonesty, Disappearance and Destruction	100	10,000
Aviva Insurance Company of Canada	Glass	100	Blanket
XL Insurance Company Ltd.	Pollution & Remediation Legal Liability	100	1,000,000
Aviva Insurance Company of Canada	Equipment Breakdown	100	14,779,000
ACE INA Insurance	Volunteer Accident Insurance Plan I	100	100,000
Aviva Insurance Company of Canada	Privacy Breach Services	100	25,000
Binding Authority B0621M81907014 underwritten by certain underwriters at Lloyd's	Terrorism	100	300,000

DISCLOSURE NOTICE - Under The Financial Institutions Act

The Financial Institutions Act requires that the information contained in this Disclosure Notice be provided to a customer in writing at the time of entering into an insurance transaction.

HUB International Coastal Insurance Brokers is licensed as a general insurance broker by the Insurance Council of British Columbia.

This transaction is between you and Aviva Insurance Co. of Canada Policy No. CBCS2557.

We have no interest in the above stated Insurance Company and the Insurance company also has no interest in our company.

The Financial Institutions Act prohibits the Insurance Company or our company from requiring you to transact additional or other business with the Insurance Company or any other person or corporation as a condition of this transaction.

HUB International Insurance Brokers receives commissions and may receive contingent commissions from the insurance carrier(s) with whom this business is placed. Commissions are generally a fixed percentage of premium for a particular placement. Contingent commissions may be based on factors such as a positive loss ratio for the broker's entire book of business with an insurer, or a certain percentage of premium growth over a previous comparable period of time. We may work together with other appropriately licensed third parties in marketing of insurance products and may share commissions or pay/receive fees as a result of a joint venture. Further information is available upon request or at: <http://www.hubinternational.com/about/how-we-get-paid/>.

Total Policy Premium:	\$23,002
Total Platinum Legal Services Retainer:	\$350
Total Payable Including Platinum Legal Services Retainer:	\$23,352

E&OE/SA

Insured's Copy