

<b>Named Insured</b>	The Owners, Strata Plan KAS3589, acting on their own behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners
<b>Project Name</b>	WATERSCAPES - HERONS I & II & OSPREY I & II & Sky Tower
<b>Project Manager</b>	Associated Property Management (2001) Ltd.
<b>Policy Period</b>	January 19, 2021 to January 19, 2022
<b>Policy Number</b>	VAN-21-47084, BFL04KAS3589
<b>Insured Location(s)</b>	1075 Sunset Drive, Kelowna, BC V1Y 9Y9, 1083 Sunset Drive, Kelowna, BC V1Y 9Z1, 1089 Sunset Drive, Kelowna, BC V1Y 9Z3, 1093 Sunset Drive, Kelowna, BC V1Y 9Z4, 1099 Sunset Drive, Kelowna, BC V1Y 9Z2, 1123, 1129, 1133, 1139 Sunset Drive, Kelowna, BC V1Y 9Z5

### INSURING AGREEMENT

#### PROPERTY

All Property, Stated Amount Co-Insurance, Replacement Cost, Blanket By-Laws.		As Per Limit of Liability
Contents		As Per Limit of Liability
	<b>DEDUCTIBLE</b>	<b>LIMIT</b>
<b>Primary Limit of Liability:</b>		<b>\$20,000,000</b>
<b>Excess Limit of Liability:</b>		<b>\$20,000,000</b>
<b>Excess Limit of Liability, 2nd Excess:</b>		<b>\$40,000,000</b>
<b>Excess Limit of Liability, 3rd Excess:</b>		<b>\$78,971,000</b>
Property Extensions - Annually Aggregated		\$5,000,000
Lock & Key	\$2,500	Included
Additional Living Expenses - \$50,000 Per Unit		Included
All Risks	\$25,000	
Sewer Backup	\$50,000	
Water Damage	\$50,000	
Earthquake (Annual Aggregate)	10% (minimum \$100,000)	As Per Limit of Liability
Flood (Annual Aggregate)	\$250,000	As Per Limit of Liability
Gross Rentals, 100% Co-Insurance, Indemnity Period (Months) : N/A	N/A	Not Covered

#### CRIME

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

#### COMMERCIAL GENERAL LIABILITY

	<b>DEDUCTIBLE</b>	<b>LIMIT</b>
Bodily Injury & Property Damage	\$5,000	\$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	\$50,000
Cyber Liability	Nil	\$50,000



### BLANKET GLASS - Includes Lobby Glass

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



### EQUIPMENT BREAKDOWN

	DEDUCTIBLE	LIMIT
Standard Comprehensive Form including Production Machines and Electronic Equipment	\$5,000	\$158,971,000
- 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
Loss of Profits – Rents, Indemnity Period (Months): N/A	N/A	Not Covered



### 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

## TOTAL INSURABLE VALUE

Appraisal Date: January 19, 2020

All Property

\$158,721,000

E. & O.E.



BFL CANADA Insurance Services Inc.  
312-1708 Dolphin Avenue  
Kelowna, British Columbia, V1Y 9S4

Tel.: 778-313-2000  
Fax: 236-420-0060  
Toll Free: 1-866-669-9602

---

## TOTAL INSURABLE VALUE

---

Appraisal Date: January 19, 2020

Contents	\$250,000
----------	-----------

Gross Rentals, 100% Co-Insurance, Indemnity Period (Months)	Not Covered
---	-------------

---

### 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.