



BFL CANADA Risk and Insurance Services Inc.
340-1632 Dickson Avenue
Kelowna, British Columbia, V1Y 7T2

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



**Strata
PROTECT**

SUMMARY OF COVERAGES

Named Insured	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
Project Name	WATERSCAPES - HERONS I & II & OSPREY I & II & Skye Tower
Property Manager	Associated Property Management (2001) Ltd.
Policy Period	January 19, 2024 to January 19, 2025
Policy Number	BFL04KAS3589
Insured Location(s)	1123, 1129, 1133, 1139 Sunset Drive, Kelowna, BC V1Y 9Z5, 1075 Sunset Drive, Kelowna, BC V1Y 9Y9, 1093 Sunset Drive, Kelowna, BC V1Y 9Z4, 1089 Sunset Drive, Kelowna, BC V1Y 9Z3, 1083 Sunset Drive, Kelowna, BC V1Y 9Z1, 1099 Sunset Drive, Kelowna, BC V1Y 9Z2

INSURING AGREEMENT



PROPERTY (Appraisal Date: January 19, 2024)

All Property, Stated Amount Co-Insurance, Replacement Cost, Blanket By-Laws.		\$198,614,000
Contents		\$250,000
	DEDUCTIBLE	LIMIT
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	\$500,000	
All Risks with respect to 1099 Sunset Drive	\$1,000,000	
Sewer Backup	\$500,000	
Sewer Backup with respect to 1099 Sunset Drive	\$1,000,000	
Water Damage	\$500,000	
Water Damage with respect to 1099 Sunset Drive	\$1,000,000	
Earthquake (Annual Aggregate)	10% (minimum \$100,000)	100% of the Policy Limit
Flood (Annual Aggregate)	\$500,000	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	\$2,500	\$30,000,000
Non-Owned Automobile	\$2,500	\$30,000,000
Infectious Agent or Communicable Disease Exclusion – With Limited Exceptions		
Total Pollution Exclusion		

E. & O.E.



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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	\$100	Blanket
Commercial	\$250	
Canopy	\$1,000	



EQUIPMENT BREAKDOWN

	DEDUCTIBLE	LIMIT
Standard Comprehensive Form including Production Machines and Electronic Equipment	\$5,000	\$198,864,000
- 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		\$5,000,000 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	\$350,000
Annual Aggregate		\$350,000

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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.