



## SUMMARY OF COVERAGES

<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 & Skye Tower
<b>Property Manager</b>	Associated Property Management (2001) Ltd.
<b>Policy Period</b>	February 28, 2026 to February 28, 2027
<b>Policy Number</b>	BFL04KAS3589
<b>Insured Location(s)</b>	1123, 1129, 1133, 1139 Sunset Drive, Kelowna, BC V1Y 9Z5, 1093 Sunset Drive, Kelowna, BC V1Y 9Z4, 1075 Sunset Drive, Kelowna, BC V1Y 9Y9, 1083 Sunset Drive, Kelowna, BC V1Y 9Z1, 1089 Sunset Drive, Kelowna, BC V1Y 9Z3, 1099 Sunset Drive, Kelowna, BC V1Y 9Z2

## INSURING AGREEMENT

PROPERTY (Appraisal Date: January 19, 2026)	DEDUCTIBLE	LIMIT
All Property, Blanket By-Laws.		\$218,201,800
Contents - Equipment		\$250,000
130% Extended Replacement Cost		\$283,987,340
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	\$100,000	
All Risks with respect to 1099 Sunset Drive	\$500,000	
Sewer Backup	\$250,000	
Sewer Backup with respect to 1099 Sunset Drive	\$500,000	
Water Damage	\$250,000	
Water Damage with respect to 1099 Sunset Drive	\$500,000	
Earthquake (Annual Aggregate)	10% (minimum \$100,000)	130% of the Policy Limit
Flood (Annual Aggregate)	\$250,000	130% 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	\$2,000,000
Broad Form Money and Securities	Nil	\$10,000
COMMERCIAL GENERAL LIABILITY	DEDUCTIBLE	LIMIT
Bodily Injury & Property Damage	\$2,500	\$35,000,000
Non-Owned Automobile	\$2,500	\$35,000,000
Infectious Agent or Communicable Disease Exclusion - With Limited Exceptions		
Total Pollution Exclusion		

## INSURING AGREEMENT

	<b>CONDOMINIUM DIRECTORS &amp; OFFICERS LIABILITY</b>	<b>DEDUCTIBLE</b>	<b>LIMIT</b>
	Claims Made Form - Including Property Manager	Nil	\$25,000,000
	Human Rights Defense Costs, including coverage for punitive or exemplary damages		Included
	Privacy Event Expenses	Nil	Not Applicable
	Cyber Liability	Nil	Not Applicable
	<b>BLANKET GLASS - Includes Lobby Glass</b>	<b>DEDUCTIBLE</b>	<b>LIMIT</b>
	Residential	\$250	Blanket
	Commercial	\$500	
	Canopy	\$1,000	
	<b>EQUIPMENT BREAKDOWN</b>	<b>DEDUCTIBLE</b>	<b>LIMIT</b>
	Standard Comprehensive Form including Production Machines and Electronic Equipment	\$5,000	\$218,451,800
	- Deductible Waiver Endorsement		
	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
	<b>POLLUTION LIABILITY</b>	<b>DEDUCTIBLE</b>	<b>LIMIT</b>
	Each Event	\$25,000	\$1,000,000 Shared
	Aggregate Policy Limit		\$20,000,000 Shared
	<b>VOLUNTEER ACCIDENT</b>	<b>DEDUCTIBLE</b>	<b>LIMIT</b>
	Maximum Limit of Loss	See Policy Wordings	\$2,000,000
	<b>LEGAL EXPENSES</b>	<b>DEDUCTIBLE</b>	<b>LIMIT</b>
	Each Event	Nil	\$2,000,000
	Annual Aggregate		\$5,000,000
	<b>TERRORISM</b>	<b>DEDUCTIBLE</b>	<b>LIMIT</b>
	Per Occurrence.	\$1,000	\$2,000,000
	Annual Aggregate		\$2,000,000
	<b>CYBER, DATA &amp; PRIVACY</b>	<b>DEDUCTIBLE</b>	<b>LIMIT</b>
	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



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

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**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.