

BFL Canada Insurance Services Inc.
 1177 West Hastings Street, Suite 200, Vancouver, BC V6E 2K3
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 vancouver@bfl87.ca

International Insurance Brokers

CERTIFICATE OF INSURANCE	Previous Policy No. NEW	New Policy No. BFL04BCS2495
NAME OF INSURED	The Owners, Strata Plan BCS2495, acting on their own behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners.	
PROPERTY MANAGER	Rancho Management Services (B.C.) Ltd.	
MAILING ADDRESS	701 - 1190 Hornby Street, Vancouver, BC V6Z 2K5	
POLICY PERIOD	From: September 5, 2007	To: September 5, 2008
INSURED LOCATION	12:01 a.m. standard time at the location of the premises as to each of the said dates 1455 Howe Street, Vancouver, BC V5Z 1R8	
CONSTRUCTION	Fire Resistive	30 Storeys
OCCUPIED BY INSURED AS	138 Residential Units	Nil Commercial Units
Insurance is provided, subject to the Declarations, Terms, Conditions of the Policy and its Riders, only for which specific Riders are attached and for which a specific limit or annotation is shown hereunder.		

INSURING AGREEMENT	DEDUCTIBLE	LIMIT
SECTION I – PROPERTY (Revision date Aug 24, 2006)		\$ 53,000,000
A. All Property - All Risks, 90% Co-Insurance, Replacement Cost, By-Laws		
All Risks	\$ 1,000	
Sewer Backup Damage	\$ 2,500	
Water Damage	\$ 2,500	
Earthquake Damage	% 10	
Flood Damage	\$ 10,000	
Lock & Key	\$ 250	\$ 10,000
B. Business Interruption (Gross Rents), Indemnity Period - N/A Months		\$ Not Covered
SECTION II – COMPREHENSIVE CRIME		
A. Employee Dishonesty		\$ 25,000
B. Money and Securities Broad Form Coverage		\$ 10,000
SECTION III – COMMERCIAL GENERAL LIABILITY		
General Total Limit	\$ 1,000	\$ 10,000,000
Products and Completed Work Total Limit	\$	\$ 10,000,000
Limited Pollution Liability Total Sub-Limit	\$	\$ 1,000,000
Each Event Limit	\$	\$ 10,000,000
Limited Pollution Liability Each Event Sub-Limit	\$	\$ 1,000,000
Medical Expenses Limit	\$	\$ 10,000
Tenant Liability Limit	\$	\$ 250,000
Personal Injury Liability Limit	\$	\$ 10,000,000
Each Event Deductible – Limited Pollution Liability	\$ 10,000	
Each Event Deductible – All Other Losses	\$ 1,000	
SECTION IV – CONDOMINIUM DIRECTORS & OFFICERS LIABILITY		
Claims Made Form (Including Property Manager)	\$ Nil	\$ 5,000,000
SECTION V – COMPREHENSIVE GLASS		
Residential	\$ 100	Blanket
Commercial	\$ N/A	Not Covered
SECTION VI – BOILER & MACHINERY		
A. Objects Insured – objects as described and defined for Standard Comprehensive Form, Data Processing Equipment and Electronic Equipment Included		
B. Direct Damage including Repair or Replacement, By Laws coverage, Off Premises Power.	\$ 1,000	\$ 53,000,000
Sub Limits –		
Ammonia Contamination		\$ 100,000
Water Damage		\$ 100,000
Expediting Expenses		\$ Included
Professional Fees		\$ 100,000
Hazardous Substances		\$ 100,000
C. Business Interruption/Extra Expense	24 Hour Waiting Period	\$ 100,000
Loss of Profits – Rents N/A Months Indemnity Period	24 Hour Waiting Period	\$ Not Covered
SECTION VII – POLLUTION LIABILITY – Claims Made Form		
Limit of Liability – Each Loss, Remediation Expense or Legal Defense Expense	\$ 25,000	\$ 1,000,000
\$2,000,000 Aggregate		
SECTION VIII – VOLUNTEER ACCIDENT		
	See Policy Wordings	\$ See Policy Wordings
SECTION IX – NON-OWNED AUTOMOBILE		
Any One Accident Limit		\$ 10,000,000
LOSS IF ANY PAYABLE TO:	To 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. (The Standard Mortgage Clause is applicable unless Special Mortgage Clause attached)	
TOTAL PREMIUM:		\$ 55,761.00

This Policy contains a clause(s) which may limit the amount payable

SUBSCRIPTION

This Certificate is not valid unless countersigned by an Authorized Representative of the Insurer(s).
 E.& O.E.
 DATE: September 12, 2007

BFL CANADA INSURANCE SERVICES INC.

 AUTHORIZED REPRESENTATIVE