



BFL CANADA Insurance Services Inc.  
1177 West Hastings Street, Suite 200  
Vancouver, British Columbia V6E 2K3  
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1-866-688-9888  
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## COVER NOTE DECLARATION PAGE

REVISED COVER NOTE NUMBER: VAN-08-14130

In accordance with your instructions, we have bound insurance as follows:

### Strata Package Policy

**NAMED INSURED:** The Owners, Strata Plan LMS3432, acting on their behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners. "THE PARK"

**MAILING ADDRESS:** c/o Vancouver Condominium Services Ltd.  
400 - 1281 Georgia Street, Vancouver, BC V6E 3J7

**INSURED LOCATION(S):** 1723 & 1727 - 1777 Alberni Street, Vancouver, BC V6G 3G8

**DESCRIPTION OF OPERATION(S):** Residential Units

**POLICY TERM:** December 31, 2008 TO: December 31, 2009  
(12:01 am standard time at the address of the insured)

**POLICY NUMBER:** TBA

**ANNUAL PREMIUM:** \$70,835.00

**INSURER(S):** As Per Schedule of Subscribing Insurers attached

**REMARKS:** AXA Pacific Insurance Company Policy wordings attached.

Signed in Vancouver on December 15, 2008

Per:

BFL CANADA Insurance Services Inc.

  
Authorized Representative

This document is subject to all terms, conditions and exclusions of the policy to be issued.  
Please advise us immediately of any discrepancy, inaccuracy or necessary change.

**THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE.**

**DESCRIPTION OF COVERAGE, CONDITIONS, EXCLUSIONS**

**PROPERTY:** All Risks of Direct Physical Loss or Damage

**LIMITS:** \$ 32,953,000.00 Property of Every Description  
 \$ 13,800.00 Gross Rental  
 \$ 15,000.00 Lock & Key  
 Blanket Glass Breakage

**DEDUCTIBLES:** \$ 100,000.00 All Perils  
 \$ 100,000.00 Water Damage  
 \$ 100,000.00 Sewer Back-Up  
 \$ 100,000.00 Flood  
 10% Earthquake  
 \$ 1,000.00 Glass  
 \$ 1,000.00 Lock & Key

**BASIS OF LOSS SETTLEMENT:** Replacement Cost

**CO-INSURANCE:** Stated Amount

**LOSS PAYEE:** Insured or Order

**BOILER & MACHINERY:** Direct Damage including repair or replacement, By Laws Coverage, Off Premises Power.

**LIMITS:** \$ 32,953,000.00 Direct Damage  
 \$ 100,000.00 Business Interruption/Extra Expense  
 (24 Hour Waiting Period)

**SUB LIMITS:** \$ 100,000.00 Hazardous Substances  
 \$ 100,000.00 Water Damage  
 \$ 100,000.00 Expediting Expenses  
 \$ 50,000.00 Professional Fees  
 \$ 100,000.00 Ammonia Contamination

**DEDUCTIBLES:** \$ 2,500.00 Direct Damage

**LOSS PAYEE:** Insured or Order

**CRIME COVERAGES:**

**LIMITS:** \$ 5,000.00 Employee Dishonesty  
 \$ 5,000.00 Broad Form Money & Securities

**DEDUCTIBLE:** Nil



**DESCRIPTION OF COVERAGE, CONDITIONS, EXCLUSIONS**

**COMMERCIAL GENERAL LIABILITY:**

**LIMITS:** \$ 10,000,000.00 Bodily Injury & Property Damage (Per Occurrence)  
 \$ 10,000,000.00 General Aggregate  
 \$ 10,000,000.00 Non-Owned Automobile

**DEDUCTIBLE:** \$ 2,500.00 Bodily Injury and Property Damage

**ENDORSEMENTS:** Employers Liability  
 Pollution Exclusion,  
 Long Term Lease Exclusion (SPF99) Endorsement

**EXCLUSIONS:** Terrorism Exclusion  
 Asbestos Exclusion  
 Fungi and Fungal Derivatives Exclusion  
 Data Exclusion  
 Water Ingress  
 Drug Related Activities

**SUBJECT TO:** Protocols to ensure no more meth labs and also procedure in place to curtail water damage claims.

**SCHEDULE OF SUBSCRIBING INSURERS**

COVERAGE	INSURER	PARTICIPATION	PREMIUM
PROPERTY	AXA Pacific Insurance Company	25%	\$16,484.00
	Aviva Insurance Company of Canada	25%	\$16,484.00
	Zurich Insurance Company	25%	\$16,483.00
	Economical Insurance Company as arranged by Chutter Underwriting Services	20%	\$15,660.00
	Non-Marine Underwriters at Lloyd's under Contract No. PI089351	5 %	\$ 824.00
	<b>TOTAL</b>	<b>100%</b>	<b>\$65,935.00</b>
EQUIPMENT BREAKDOWN	AXA Pacific Insurance Company	100%	\$ 650.00
CRIME	AXA Pacific Insurance Company	100%	Included
COMMERCIAL GENERAL LIABILITY	AXA Pacific Insurance Company	100%	\$ 2,500.00
GLASS	AXA Pacific Insurance Company	100%	Included
	<b>TOTAL PREMIUM</b>	<b>100%</b>	<b>\$69,085.00</b>

