



**Strata  
PROTECT**

## SUMMARY OF COVERAGES

<b>Named Insured</b>	The Owners, Strata Plan BCS3995, acting on their own behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners and/or The City of Vancouver but only with respect to Air Space Parcels 1 and 2, Block 63 District Lot 541 Group 1 New Westminster District Air Space Plan BCP 45499
<b>Project Name</b>	CAPITOL RESIDENCES
<b>Property Manager</b>	FirstService Residential BC Ltd. dba FirstService Residential
<b>Policy Period</b>	February 28, 2020 to February 28, 2021
<b>Policy Number</b>	BFL04BCS3995
<b>Insured Location(s)</b>	601 Smithe Street, Vancouver, BC V6B 5G1, 823 and 843 Seymour Street, Vancouver, BC V6B 3L4, 833 Seymour Street, Vancouver, BC V6B 0G4, 827 Seymour Street, Vancouver, BC V6B 3L4

## INSURING AGREEMENT



### PROPERTY (Appraisal Date: February 28, 2020)

All Property, Stated Amount Co-Insurance, Replacement Cost, Losses arising out of the growing, manufacturing, processing, storing or distribution of any drug, narcotic or illegal substances or items of any kind, the possession of which constitutes a criminal offence subject to a deductible of \$50,000, Blanket By-Laws.

\$154,600,000 See Attached Schedule

	DEDUCTIBLE	LIMIT
<b>Primary Limit of Loss:</b>		<b>\$40,000,000</b>
<b>Excess Limit of Loss:</b>		<b>\$60,000,000</b>
Property Extensions	\$5,000,000	See Attached Schedule
Lock & Key	\$2,500	Included
Additional Living Expenses - \$50,000 Per Unit		Included
All Risks	\$50,000	
Sewer Backup	\$100,000	
Water Damage	\$100,000	
Earthquake (Annual Aggregate)	10%	As Per Limit of Loss
Flood (Annual Aggregate)	\$50,000	As Per Limit of Loss
Gross Rents, 100% Co-Insurance, Indemnity Period (Months) : N/A	N/A	Not Covered



### BLANKET GLASS - Includes Lobby Glass

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



BFL CANADA Insurance Services Inc.  
1177 West Hastings Street, Suite 200  
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## INSURING AGREEMENT



### EQUIPMENT BREAKDOWN

	DEDUCTIBLE	LIMIT
Standard Comprehensive Form including Production Machines and Electronic Equipment	\$5,000	\$154,600,000 See Attached Schedule
- 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



### ENVIRONMENTAL LIABILITY

	DEDUCTIBLE	LIMIT
Each Incident - Insuring Agreements A-G	\$10,000	\$1,000,000
Business Interruption, Each Incident - Insuring Agreement H	5 Days	\$250,000
Policy Aggregate		\$5,000,000



### TERRORISM

	DEDUCTIBLE	LIMIT
Per Occurrence.	\$1,000	\$2,000,000
Annual Aggregate		\$2,000,000

#### 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.