

**BROKER:** **ARTHUR J. GALLAGHER CANADA LIMITED**  
 101-4430 West Saanich Road, Victoria, BC V8Z 3E9 Phone: (250) 386-1454

### SCHEDULE & DECLARATIONS

POLICY NO: CP1021984 PREMIUM: \$70,652

INSURED: OWNERS STRATA PLAN EPS6035

MAILING ADDRESS: C/O RICHMOND PROPERTY GROUP LTD.  
 201 - 1537 HILLSIDE AVENUE, VICTORIA, BC V8T 2C1

LOCATION ADDRESS: 960 REUNION AVENUE, VICTORIA, BC V9B 0W5

OCCUPANCY: RESIDENTIAL STRATA

POLICY PERIOD: FROM: APRIL 1, 2022 TO: APRIL 1, 2023  
 (12:01 AM STANDARD TIME)

MORTGAGEE AND/OR LOSS PAYEE, AS THEIR INTERESTS MAY APPEAR:  
 (Subject to Standard IBC Mortgage Clause)

NONE

#### PROPERTY SECTION

FORM #	COVERAGE	DEDUCTIBLE	LIMIT
911000-04	ALL PROPERTY - "ALL RISKS" FORM REPLACEMENT COST ENDORSEMENT WATER DAMAGE	\$10,000	\$29,587,800 Included
911303-02 & 981357-01	SEWER BACK-UP	\$50,000	Included
911301-01	EARTHQUAKE	10%, \$250,000 minimum	Included
911302-01	FLOOD	\$50,000	Included
981359-01	EXTERIOR GLASS	\$250	Included
911304-03	STATED AMOUNT CLAUSE		Included

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

**SCHEDULE & DECLARATIONS – CONTINUED  
FOR POLICY CP1021984**

**PROPERTY SECTION**

<b>FORM #</b>	<b>COVERAGE</b>	<b>DEDUCTIBLE</b>	<b>LIMIT</b>	
91100A	PROPERTY GROUP ONE - BLANKET	\$1,000	\$500,000	
	AUTOMATIC FIRE SUPPRESSION RECHARGE		Included	
	BRANDS AND LABELS		Included	
	BUILDING DAMAGE BY THEFT		Included	
	ERRORS AND OMISSIONS		Included	
	LANDSCAPING AND GROWING PLANTS		Included	
	MASTER KEY	\$500	Included	
	NEWLY ACQUIRED BUSINESS CONTENTS		Included	
	PERSONAL EFFECTS – OFFICERS, EMPLOYEES, CUSTOMERS AND GUESTS		Included	
	PROFESSIONAL FEES		Included	
	SEASONAL STOCK		Included	
	91100A	PROPERTY GROUP TWO – ADDITIONAL LIMITS		Included
		ACCOUNTS RECEIVABLE		\$250,000
		BUILDING AND BUSINESS CONTENTS – NEWLY ACQUIRED LOCATIONS	\$1,000	\$2,500,000
BUILDING IMPROVEMENTS/BETTERMENT – COURSE OF CONSTRUCTION		\$1,000	\$250,000	
BUILDING UPGRADE			\$50,000	
BUSINESS CONTENTS AWAY FROM PREMISES		\$1,000	\$100,000	
BUSINESS CONTENTS IN TRANSIT		\$1,000	\$50,000	
BUSINESS PROPERTY AT RESIDENCE		\$1,000	\$10,000	
BYLAWS			\$100,000	
CATCH ALL			\$50,000	
CLEANUP EXPENSES FOR LAND AND WATER POLLUTION		\$1,000	\$100,000	
CONFISCATED OR SEIZED PROPERTY		\$1,000	\$25,000	
ENVIRONMENTAL UPGRADE			\$1,000,000	
EXPEDITING EXPENSE			\$50,000	
EXTRA EXPENSE			\$50,000	
EXTERIOR PAVING		\$10,000	Included	
FINE ARTS WITHOUT SCHEDULE		\$1,000	\$25,000	
FIRE FIGHTING EXPENSE			\$100,000	
INFESTATION		\$1,000	\$25,000	
INSPECTION AND APPROVAL COSTS			\$10,000	
INSTALLATION FLOATER		\$1,000	\$25,000	
REMOVAL – DEBRIS REMOVAL EXPENSE			\$100,000	
REWARD			\$10,000	
STOCK CONTAMINATION		\$1,000	\$25,000	
STOCK SPOILAGE – DISTANCE 25 KMS		\$1,000	\$25,000	
VALUABLE PAPERS AND RECORDS			\$250,000	
VALUABLE PROPERTY		\$1,000	\$1,000	

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**SCHEDULE & DECLARATIONS – CONTINUED  
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**PROPERTY SECTION**

<b>FORM #</b>	<b>COVERAGE</b>	<b>DEDUCTIBLE</b>	<b>LIMIT</b>
911256-01	REALTY EXTENSION ENDORSEMENT		
	A. EMERGENCY EVACUATION EXPENSE		\$100,000
	B. EMERGENCY REMOVAL OF PROPERTY OF OTHERS		\$100,000
	C. INCREASED PROPERTY MANAGEMENT FEES		\$50,000
	D. NEGATIVE EVENT MANAGEMENT EXPENSE		Not Covered
	E. REAL ESTATE TAX ASSESSMENT INCREASE		\$25,000
	F. SITE SECURITY CHARGE		\$50,000
	G. TENANT RELOCATION EXPENSE		\$25,000
911257-01	CONDOMINIUM CORPORATION ENDORSEMENT		
	UNIT BETTERMENTS AND IMPROVEMENTS	\$1,000	\$100,000
	COMMON EXPENSES	\$1,000	\$50,000
	CONDOMINIUM UNIT OWNERS PROPERTY	\$1,000	\$50,000
	TRUSTEE FEES	\$10,000	\$50,000
981355-01	ADDITIONAL LIVING EXPENSE – PER UNIT – AGGREGATE	\$1,000	\$50,000 \$1,000,000
915000-02	CRIME		
	A. EMPLOYEE DISHONESTY		\$10,000
	B. MONEY, SECURITIES AND OTHER PROPERTY		\$10,000
	C. COUNTERFEIT CURRENCY AND MONEY ORDERS		\$10,000
	D. FORGERY, ALTERATION, CREDIT CARD AND AUTOMATED TELLER CARD		\$10,000
	E. ELECTRONIC FRAUD AND FUNDS TRANSFER FRAUD		\$10,000
	F. PROPERTY IN SAFE DEPOSIT BOXES		\$10,000
	G. INCOMING CHEQUE FORGERY		\$10,000
	SUPPLEMENTARY COVERAGES		
	CLIENT OR CUSTOMER PROPERTY		\$10,000
	PROFESSIONAL FEES	\$500	\$10,000
910000-01	POLICY CONDITIONS		
910001-02	PROPERTY, CRIME AND EQUIPMENT BREAKDOWN CONDITIONS		
910502-01	SANCTIONS EXCLUSION ENDORSEMENT		
981358-01	VACANT PROPERTY AMENDMENT ENDORSEMENT		
LMA5096	SEVERAL LIABILITY NOTICE		
LMA5393	COMMUNICABLE DISEASE ENDORSEMENT		
LMA5401	CYBER AND DATA EXCLUSION		
NMA2802	ELECTRONIC DATA RECOGNITION EXCLUSION		
NMA2915	ELECTRONIC DATA ENDORSEMENT B		
Vlirus.Excl	LOSS DUE TO VIRUS OR BACTERIA		

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**SCHEDULE & DECLARATIONS – CONTINUED  
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**LEGAL EXPENSE SECTION**

**Insuring Clauses**

	<b>LIMIT OF INDEMNITY</b>
CPLGL(03.2022): CONDOMINIUM / STRATA LEGAL EXPENSE (CLAIMS MADE BASIS)	
1.1 CIVIL DEFENCE	Any One Claim \$ 150,000
1.2 CRIMINAL DEFENCE	Any One Claim \$ 150,000
1.3 PERSONAL INJURY	Any One Claim \$ 150,000
1.4 PROPERTY DISPUTES	Any One Claim \$ 150,000
1.5 DEFENCE OF DISPUTES WITH OWNERS	Any One Claim \$ 150,000
1.6 CONTRACT DISPUTES	Any One Claim \$ 150,000
AGGREGATE LIMIT: FOR ALL CLAIMS NOTIFIED TO THE UNDERWRITING MANAGER DURING THE POLICY PERIOD.	\$ 500,000

LMA5484: Cyber Risks Exclusion

**Fee Limit:** Legal fees of the Insured's Lawyer up to a maximum hourly rate of \$350.00 per hour.

\*Notwithstanding the Limits of Indemnity listed, **Legal Expenses** are subject to the **Fee Limit** listed above. Any legal fees charged in excess of \$350.00 per hour are the Insured's responsibility.

Any **Legal Expenses** the **Insured** incurs without the **Insurer's** prior consent will not be covered. Before consulting a lawyer, contact [legalexpende@ipgclaims.com](mailto:legalexpende@ipgclaims.com).

**Lawyer:** All claims arising under all the Insuring Clauses are to be handled by a **Lawyer** chosen by the Insured only from the list of approved law firms, as amended from time to time, which will be provided by the Underwriting Manager to the Insured upon request.

**Excess: \$500 Any One Claim** with respect to **Legal Expenses** other than the **Telephone Legal Advisory Service**.

**Territorial Limits:** Canada

**Minimum Sum in Dispute:** \$5,000.00 – applicable to Insuring Clause 1.6 (Contract Disputes) only.

**Retroactive Date:** Initial inception when Legal Expense was included in the Declarations.

**Telephone Legal Advisory Service:** A Legal Advisory Service is provided during normal business hours (8 a.m. – 5 p.m. in all Canadian time zones) in conjunction with this insurance. To contact the Telephone Legal Advisory Service, please phone 1-800-804-9127 or email [scor@dolden.com](mailto:scor@dolden.com).

You should have your policy number available on request.

**Underwriting Manager:** IPG Claims (Canada)  
[legalexpende@ipgclaims.com](mailto:legalexpende@ipgclaims.com)

Any **Legal Expenses** incurred without the **Insurer's** prior written consent will not be covered.

**Insured** includes any director, officer, council member or similar office holder while acting on behalf of the Insured.

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**SCHEDULE & DECLARATIONS – CONTINUED  
FOR POLICY CP1021984**

**LIABILITY SECTION**

FORM #	COVERAGE	DEDUCTIBLE	LIMIT
CPMCGL	COMMERCIAL GENERAL LIABILITY – OCCURRENCE FORM		
	A. BODILY INJURY & PROPERTY DAMAGE LIABILITY	\$1,000	\$5,000,000
	B. PERSONAL & ADVERTISING INJURY LIABILITY	\$1,000	\$5,000,000
	C. MEDICAL PAYMENTS LIMIT - PER PERSON		\$10,000
	- PER OCCURRENCE		\$25,000
	D. TENANTS LEGAL LIABILITY		\$250,000
	PRODUCTS & COMPLETED OPERATIONS AGGREGATE LIMIT	\$1,000	\$5,000,000
CP.POL	SUDDEN & ACCIDENTAL POLLUTION (120 HRS)	\$5,000	\$1,000,000
SPF6	NON-OWNED AUTOMOBILE INSURANCE ENDORSEMENT	\$1,000	\$1,000,000
SEF94	LEGAL LIABILITY FOR DAMAGE TO HIRED AUTOMOBILES		\$50,000
SEF99	LONG TERM LEASE EXCLUSION		Included
CPEB	EMPLOYEE BENEFITS LIABILITY AGGREGATE	\$1,000	\$1,000,000
	CLAIMS MADE BASIS		
CPFF	FOREST FIRE FIGHTING EXPENSE IN THE AGGREGATE	\$1,000	\$50,000
CPDO	DIRECTORS & OFFICERS LIABILITY	\$1,000	\$2,000,000
LMA5396	COMMUNICABLE DISEASE EXCLUSION		
LMA5528	CYBER AND DATA EXCLUSION		
CPNSL	NON-STACKING OF LIABILITY ENDORSEMENT		Included

**Additional Insureds Endorsement**

It is hereby agreed that the persons and/or entities scheduled below are added as Additional Insureds on Commercial General Liability only.

Name & Address	Interest
Richmond Property Group Ltd. 201 - 1537 Hillside Avenue, Victoria, BC V8T 2C1	Property Manager

The term Additional Insured means a party who is insured only with respect to claims caused by the acts or failure to act of the Named Insured in accordance with all the terms and conditions of this Policy and only with respect to premises, work, products and/or services which are insured under this Policy.

Such Additional Insured endorsed hereon is not insured under this policy for any of their own acts or failure to act. All other terms and conditions remain unchanged.

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**SCHEDULE & DECLARATIONS – CONTINUED  
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**APPLICABLE TO ALL SECTIONS**

**FORM #      COVERAGE**

LMA5022	CANADIAN LAW AND JURISDICTION CLAUSE
LMA5028A	SERVICE OF SUIT CLAUSE
LMA5190A	CANADIAN SUBSCRIPTION POLICY
LSW1542F	LLOYD'S UNDERWRITERS POLICYHOLDERS COMPLAINT PROTOCOL
LSW1543D	NOTICE CONCERNING PERSONAL INFORMATION
LSW1550	IDENTIFICATION OF INSURER/ACTION AGAIN INSURER
LSW1554	SUBSCRIPTION POLICY
LSW1565C	CODE OF CONSUMER RIGHTS AND RESPONSIBILITIES
<b>NMA2962</b>	<b>BIOLOGICAL OR CHEMICAL MATERIALS EXCLUSION</b>

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Supplied to StrataDocs 2022/10/29/02  
Ordered by Maria Furtado 2024/01/29

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**SCHEDULE & DECLARATIONS – CONTINUED**  
**FOR POLICY CP1021984**

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Ordered By: Maria Furtado of One Percent Realty on 2024/01/29  
Document Uploaded and Verified: 2022/09/02

**INSURERS:**

As arranged by Arthur J. Gallagher Canada Limited:

CERTAIN UNDERWRITERS AT LLOYDS UNDER B1262BW0197222	- 18.00% of Property	\$ 12,036.00
HDI GLOBAL SPECIALTY SE UNDER B1262BW0197322	- 10.13% of Property	\$ 6,774.00
THE WAWANESA MUTUAL INSURANCE COMPANY	- 16.87% of Property	\$ 11,281.00
MILLENNIUM INSURANCE CORPORATION	- 100% of Liability	\$ 1,646.00
CERTAIN UNDERWRITERS AT LLOYDS UNDER B1262BW019722c	- 100% of Legal Expense	\$ 303.00

As arranged by SeaFirst Insurance:

CERTAIN UNDERWRITERS AT LLOYDS UNDER B0429BA2200007	- 15.00% of Property	\$ 34,026.00
CERTAIN UNDERWRITERS AT LLOYDS UNDER B0429BA2200747	- 11.00% of Property	\$ included
CERTAIN UNDERWRITERS AT LLOYDS UNDER B0429BA2201753	- 11.00% of Property	\$ included
CERTAIN UNDERWRITERS AT LLOYDS UNDER B0429BA2206514	- 3.50% of Property	\$ included
CERTAIN UNDERWRITERS AT LLOYDS UNDER B0429BA2203826	- 6.00% of Property	\$ included
CERTAIN UNDERWRITERS AT LLOYDS UNDER B0429BA2207632	- 3.50% of Property	\$ included

As arranged by I3 Underwriting Services:

ZURICH CANADA	- 5.00% of Property	\$ 4,586.00
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ARTHUR J. GALLAGHER CANADA LIMITED

PER: 

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Authorized Representative

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