

## Insurance Coverage Summary

Name of Insured: Owners of Strata Plan EPS5669  
 Risk Address: 100 & 110 Presley Place, Victoria BC V9B 0Y9  
 Insurer: Certain Underwriters at Lloyds of London  
 Policy Period: September 22, 2021 to October 31, 2022  
 Policy Number: LPC2101581  
 Broker: Shawn Fehr, [sfehr@seafirstinsurance.com](mailto:sfehr@seafirstinsurance.com)

### Coverages:

#### **Property Coverages:**

	<u>Limit of Insurance</u>	<u>Deductible</u>
Property of Every Description: Broad Form, Replacement Cost	<b>\$16,620,000</b>	\$5,000
<b>Stated Amount Co-Insurance</b>		
Sewer Backup Extension	Included	\$20,000
Water Damage Extension	Included	\$20,000
Flood Extension	Included	\$20,000
Earthquake Extension	Included	10%/\$50k min.
Glass & Sign Extension	Included	\$250
Underground Services Extension	Included	\$5,000
Equipment Breakdown	\$16,620,000	\$5,000
Master Key Coverage Extension	\$10,000	\$250
Comprehensive 3D Crime Coverage	\$10,000	

**Other extensions included:** Building Inflation Protection, Blanket Building By-Laws Endorsement, \$25k Identity Theft Endorsement, \$25k Fire Department Service Charges, Automatic Fire Suppression System Recharge Expenses, \$25k Extended Pollution Cleanup Expense & more!

#### **Commercial General Liability:**

<b>Each Occurrence Limit</b>	\$5,000,000	\$1,000
Bodily Injury & Property Damage Liability – Per Occurrence	\$5,000,000	
Products & Completed Operations – Aggregate	\$5,000,000	
Personal Injury Liability	\$5,000,000	
Non-Owned Automobile Liability (SPF 6)	\$3,000,000	

#### **Strata Directors & Officers Liability**

\$2,000,000

#### **Legal Expense Coverage:**

Enhanced Coverage (limit per claim): \$150,000/\$500,000 Aggregate  
 \*Excess \$500 – any one claim (not applicable to telephone legal advice)

#### **Environmental Impairment Liability:**

Limit of Liability each incident and in the aggregate \$1,000,000 \$2,500

#### **Limited Cyber Liability:**

\$100,000 \$2,500

#### **Terrorism:**

\$500,000 \$1,000

#### **Volunteer Accident Coverage:**

\$100,000

**We hereby certify that insurance coverage, as noted herein, is in force as of the date of this certificate. The insurance provided is subject to the terms, conditions and exclusions of the applicable policy. This certificate is issued as a matter of information only, does not confer any rights on the holder and imposes no liability on the insurer. This coverage summary does not supersede the policy declaration.**

**This Policy Contains a Clause(s), Which May Limit The Amount Payable**

Subject to: Statutory Conditions of the Province of BC & The Strata Property Act of British Columbia

*Tanya L. Phillion, C.A.B.*  
 Authorized Broker

For Purposes of the Insurance Companies Act (Canada) this document was issued  
 in the course of Lloyd's Underwriters' insurance business in Canada

**[www.seafirstinsurance.com](http://www.seafirstinsurance.com)**

Ordered By: Maria Furtado of One Percent Realty on 2022/05/22  
 Document Uploaded and Verified: 2022/02/17

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