

**Insurance Coverage Summary**

Name of Insured: Owners of Strata Plan EPS 0284 c/o Firm Management Corp.  
 Risk Address: 2415 Amherst Avenue, Sidney, BC V8L 2H1  
 Insurer: Certain Underwriters at Lloyds of London  
 Policy Period: June 30th, 2022 to June 30th, 2023  
 Policy Number: LPC2100769  
 Broker: Dan Olive, CAIB, [dolive@seafirstinsurance.com](mailto:dolive@seafirstinsurance.com)

**Coverages:**

**Property Coverages:**

	<u>Limit of Insurance</u>	<u>Deductible</u>
Property of Every Description: Broad Form, Replacement Cost	<b>\$4,524,500</b>	\$2,500
Stated Amount Co-Insurance		
Sewer Backup Extension	Included	\$10,000
Water Damage Extension	Included	\$10,000
Flood Extension	Included	\$25,000
Earthquake Extension	Included	10%/\$50k min.
Glass & Sign Extension	Included	\$250
Underground Services Extension	Included	\$5,000
Equipment Breakdown	\$4,524,500	\$2,500
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	\$2,500
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

**Coverage Extensions:**

Coverage:	Limit of Insurance:	Deductible:
Legal Expense:	\$150,000 Limit per Claim/\$500,000 Aggregate	*Excess \$500 – any one claim (not applicable to telephone legal advice)
Environmental Impairment Liability:	\$1,000,000	\$2,500
Cyber Liability:	\$100,000	\$2,500
Terrorism:	\$500,000	\$1,000

**Volunteer Accident Coverage:**

Accidental Death & Dismemberment: <b>\$100,000</b>	Weekly Accident Income (Loss of Wages): \$350 – Maximum 52 weeks
Miscellaneous Medical Expenses: \$5,000	Dental Injury: \$5,000

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.

For the purpose of the Insurance Companies Act (Canada) this document was issued in the course of Lloyds Underwriters' insurance business in Canada

**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

**THE OWNERS, STRATA PLAN EPS 284  
PACIFIC WALK  
EARTHQUAKE DEDUCTIBLE BREAKDOWN**

Building Insured Value                   **\$4,524,500.00**  
 Earthquake Deductible    10%       **\$452,450.00**

Strata Lot #	Unit #	Deductible per		
		Strata Lot	Unit Ent.	Unit Ent. %
1	101	\$49,330.62	140	10.903%
2	102	\$38,055.57	108	8.411%
3	202	\$32,770.95	93	7.243%
4	201	\$37,001.36	105	8.178%
5	205	\$38,761.39	110	8.567%
6	204	\$38,761.39	110	8.567%
7	203	\$35,236.81	100	7.788%
8	302	\$32,770.95	93	7.243%
9	301	\$37,001.36	105	8.178%
10	305	\$38,761.39	110	8.567%
11	304	\$38,761.39	110	8.567%
12	303	\$35,236.81	100	7.788%
<b>TOTALS</b>		<b>\$452,449.99</b>	<b>1,284</b>	<b>100.00%</b>

Supplied to StrataDocs 2023/04/04  
 Ordered by Maria Furtado 2023/04/04

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Ordered By: Maria Furtado of One Percent Realty on 2023/07/26  
 Document Uploaded and Verified: 2023/04/04