

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

## SCHEDULE & DECLARATIONS

POLICY NO: CP1021428 PREMIUM: \$32,580  
LIABILITY MINIMUM RETAINED PREMIUM: \$464

INSURED: OWNERS STRATA PLAN VIS6205

MAILING ADDRESS: C/O PROLINE MANAGEMENT LTD.  
888 ATTREE AVENUE, VICTORIA, BC V9B 0A6

LOCATION ADDRESS: 663 GOLDSTREAM AVENUE, VICTORIA, BC V9B 2W9

OCCUPANCY: RESIDENTIAL STRATA

POLICY PERIOD: FROM: FEBRUARY 7, 2022 TO: FEBRUARY 7, 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	\$2,500	\$13,300,000 Included Included
911303-02 & 981357-01	SEWER BACK-UP	\$10,000	Included
911301-01	EARTHQUAKE	10%, \$250,000 minimum	Included
911302-01	FLOOD	\$10,000	Included
981359-01	EXTERIOR GLASS	\$250	Included
911304-03	STATED AMOUNT CLAUSE		Included
CPVM	VANDALISM & MALICIOUS DAMAGE CAUSED BY OCCUPANTS	\$25,000	Included

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

**SCHEDULE & DECLARATIONS – CONTINUED  
FOR POLICY CP1021428**

**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	\$2,500	\$50,000
	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  
FOR POLICY CP1021428**

**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	\$2,500	\$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	\$500	\$10,000
	PROFESSIONAL FEES		\$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		

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Ordered By: Maria Furtado of One Percent Realty on 2022/04/04  
Document Uploaded and Verified: 2022/03/03

**SCHEDULE & DECLARATIONS – CONTINUED  
FOR POLICY CP1021428**

**LIABILITY SECTION**

<b>FORM #</b>	<b>COVERAGE</b>	<b>DEDUCTIBLE</b>	<b>LIMIT</b>
CPCGL (12.2021)	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		\$5,000,000
	GENERAL AGGREGATE LIMIT		\$5,000,000
	SUDDEN & ACCIDENTAL POLLUTION (120 HRS)	\$5,000	\$1,000,000
CP.POL (02.2019)	NON-OWNED AUTOMOBILE INSURANCE ENDORSEMENT	\$1,000	\$1,000,000
SPF6	LEGAL LIABILITY FOR DAMAGE TO HIRED AUTOMOBILES		\$50,000
SEF94	LONG TERM LEASE EXCLUSION		Included
SEF99	EMPLOYEE BENEFITS LIABILITY AGGREGATE	\$1,000	\$1,000,000
CPEB (12.2021)	CLAIMS MADE BASIS		
CPFF (12.2021)	FOREST FIRE FIGHTING EXPENSE IN THE AGGREGATE	\$1,000	\$50,000
CPDO (10.2015)	DIRECTORS & OFFICERS LIABILITY	\$1,000	\$5,000,000
LMA5022	CANADIAN LAW AND JURISDICTION CLAUSE		
LMA5062	FRAUDULENT CLAIM CLAUSE		
LMA5396	COMMUNICABLE DISEASE EXCLUSION		
LMA5528	CYBER AND DATA EXCLUSION		
NMA1933	PUNITIVE AND EXEMPLARY DAMAGES EXCLUSION		
NMA1978A	NUCLEAR INCIDENT EXCLUSION		
386DAC16	DAC ASBESTOS EXCLUSION		

**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.

<b>Name &amp; Address</b>	<b>Interest</b>
Proline Management Ltd. 888 Attree Avenue, Victoria, BC V9B 0A6	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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