



BFL CANADA Insurance Services Inc.
 1177 West Hastings Street, Suite 200
 Vancouver, British Columbia V6E 2K3
 Tel.: (604) 669-9600
 Fax: (604) 683-9316
 Toll Free: 1-866-669-9602

International Risk and Insurance Services

CERTIFICATE OF INSURANCE

Previous Policy No. BFL04LMS3170

Renewal Policy No. BFL04LMS3170

NAMED INSURED The Owners, Strata Plan LMS3170, acting on their own behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners.
MAILING ADDRESS Vancouver Condominium Services Ltd. (As Property Manager)
 400-1281 West Georgia Street, Vancouver, BC V6E 3J7
POLICY PERIOD From: May 1, 2009 To: May 1, 2010
 12:01 a.m. standard time at the location of the premises as to each of the said dates
INSURED LOCATION 2228 Marstrand Avenue, Vancouver, BC V6K 4T1
 2288 Marstrand Avenue, Vancouver, BC V6K 4S9
 2688 Vine Street, Vancouver, BC V6K 4T6
CONSTRUCTION SOLO, DUO, TRIO
 Mixed 6 Storeys 3 Buildings
OCCUPIED BY INSURED AS 176 Residential Units 0 Commercial Units

Insurance is provided, subject to the Declarations, Terms, Conditions of the Policy and its Riders, only for which specific Riders are attached and for which a specific limit or annotation is shown hereunder.

INSURING AGREEMENT	DEDUCTIBLE	LIMIT
SECTION I - PROPERTY (Revision date Aug 24, 2006 / RB)		\$ 38,668,000
A. All Property - All Risks, Stated Amount Co-Insurance, Limited Guaranteed Replacement Cost, By-Laws .		
All Risks	\$ 1,000	
Sewer Backup Damage	\$ 10,000	
Water Damage	\$ 10,000	
Earthquake Damage	% 10	
Flood Damage	\$ 10,000	
Lock & Key	\$ 250	\$ 10,000
B. Business Interruption (Gross Rents), Indemnity Period - N/A Months		\$ Not Covered
SECTION II - CRIME (Form 500000-05, Rev. Jan 2000.)		
I. Comprehensive Dishonesty, Disappearance and Destruction - Form A		\$ 25,000
II. Loss Inside the Premises		\$ 10,000
Loss Outside the Premises		\$ 10,000
IV. Money Orders and Counterfeit Paper Currency		\$ 10,000
V. Depositors Forgery		\$ 10,000
SECTION III - COMMERCIAL GENERAL LIABILITY (Form 000102, Rev. Nov 2005)		
A. Bodily Injury & Property Damage Liability	Per Occurrence \$ 500	\$ 10,000,000
General Aggregate Limit	Aggregate \$ 500	\$ 10,000,000
Products and Completed Operations	Aggregate \$ 500	\$ 10,000,000
B. Personal and Advertising Injury Liability	Per Occurrence	\$ 10,000,000
C. Medical Payments	Any One Person	\$ 5,000
	Per Occurrence	\$ 25,000
D. Tenants Legal Liability		\$ 500,000
Non-Owned Automobile Endorsement SPF #6 - Form 335002-02	Per Occurrence	\$ 10,000,000
Contractual Liability Endorsement SEF #94 - Form 335100-01	Per Occurrence \$ 500	\$ 10,000,000
Excluding Long Term Leased Vehicle Endorsement SEF #99 - Form 335300-02	Per Occurrence	\$ 10,000,000
Limited Pollution Liability Coverage Endorsement - Form 000114-02	Aggregate \$ 500	\$ 1,000,000
Employee Benefit Liability - Form 000200	Aggregate	\$ 1,000,000
SECTION IV - CONDOMINIUM DIRECTORS & OFFICERS LIABILITY		
Claims Made Form (Including Property Manager)	\$ Nil	\$ 2,000,000
SECTION V - GLASS (Form 820000-02, Rev. Nov 1998)		
Blanket Exterior Glass	Residential \$ 100 Commercial \$ N/A	Blanket Not Covered

SUBSCRIPTION

This Policy contains a clause(s) which may limit the amount payable.

This Certificate is not valid unless countersigned by an Authorized Representative of the Insurer(s).

E. & O.E.

DATE: May 6, 2009

BFL CANADA Insurance Services Inc.

Melanie Umashingsong
 AUTHORIZED REPRESENTATIVE

BFL makes a difference



International Risk and Insurance Services

BFL CANADA Insurance Services Inc.
 1177 West Hastings Street, Suite 200
 Vancouver, British Columbia V6E 2K3
 Tel.: (604) 669-9600
 Fax: (604) 683-9311
 Toll Free: 1-866-669-6696

INSURING AGREEMENT		DEDUCTIBLE	LIMIT
SECTION VI – EQUIPMENT BREAKDOWN (EBF 6307)			
Per Occurrence Maximum Limit of Loss:		\$ 1,000	\$ 38,668,000
Time Element Limit: Loss of Profits – Rents N/A Months Indemnity Period		24 Hour Waiting Period	\$ Not Covered
Extra Expenses – Rents N/A Months Indemnity Period			\$ 250,000
A. Objects Insured – objects as described and defined under Form 6307. Excluding Production Machines			
B. Direct Damage including Repair or Replacement, 110% Margin Percentage.		\$ 1,000	\$
Extensions of Coverage:			
	– Ammonia Contamination		\$ 100,000
	– By-Laws		\$ 500,000
	– Civil Authority		30 days
	– Contingent Business Income Loss		\$ 100,000
	– Debris Removal		\$ 100,000
	– Decontamination Expense (Subject to Aggregate)		\$ 100,000
	– Expediting Expenses		\$ 250,000
	– Newly Acquired Equipment		\$ 1,000,000
	– Proof of Loss/Claims Preparation Costs		\$ 100,000
	– Service Interruption	24 Hour Waiting Period	\$ 50,000
	– Water Damage	\$ 1,000	\$ 100,000
	– Spoilage		\$ 25,000
SECTION VII – POLLUTION LIABILITY – Claims Made Form			
Limit of Liability – Each Loss, Remediation Expense or Legal Defense Expense			
\$2,000,000 Aggregate		\$ 25,000	\$ 1,000,000
SECTION VIII – VOLUNTEER ACCIDENT			
Principal Sum		See Policy Wordings	\$ 100,000
LOSS IF ANY PAYABLE TO:		To 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.	
		(The Standard Mortgage Clause is applicable unless Special Mortgage Clause attached)	
TOTAL PREMIUM:			\$ 54,357.00

LIST OF INSURERS				
Insurance Company	Section	Participation %	Master Policy Number	
Aviva Insurance Company of Canada	Property	40%	BFL SPW001	
	Crime	100%		
	Commercial General Liability	100%		
	Glass	100%		
AXA Assurances Inc.	Volunteer Accident	100%	9224573	
AXA Pacific Insurance Company	Property	20%	BFL SPW001	
Great American Insurance Group	Condominium Directors and Officers Liability	100%	D14100	
XL Insurance Company, Ltd. (minimum and retained)	Pollution Liability	100%	PCN001629105	
Zurich Insurance Company Ltd	Property	40%	BFL SPW001	
	Equipment Breakdown	100%	8702682	

BFL makes a difference

**UMBRELLA LIABILITY INSURANCE**

Effected with certain Lloyd's Underwriters ("The Insurer") through Lloyd's approved Coverholder: ("The Coverholder")

BFL CANADA INSURANCE SERVICES INC.

Suite 200, 1177 West Hastings Street, Vancouver, B.C. V6E 2K3

Policy No.: 08STU132

Agent / Broker: BFL CANADA INSURANCE SERVICES INC.
SUITE 200, 1177 WEST HASTINGS STREET
VANCOUVER, B.C.
V6E 2K3

Named Insured: The Owners, Strata Plan LMS3170, acting on their own behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners

Address: c/o Vancouver Condominium Services Ltd.
400 - 1281 West Georgia Street, Vancouver, BC V6E 3J7

Policy Period: May 1, 2009 to May 1, 2010

Amount of insurance: As per Declarations attached to and forming part of this policy.

THIS INSURANCE CONTRACT CONSISTS OF THIS (THESE) DECLARATIONS PAGE(S) ALONG WITH THE "CONDITIONS" OR "STATUTORY CONDITIONS" OR "GENERAL CONDITIONS", AS WELL AS ALL COVERAGE WORDINGS, RIDERS OR ENDORSEMENTS THAT ARE ATTACHED HERETO. ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE "INSURER".

IDENTIFICATION OF INSURER / ACTION AGAINST INSURER

This insurance has been effected in accordance with the authorization granted to the Coverholder by the Underwriting Members of the Syndicates whose definitive numbers and proportions are shown in the Table attached to Agreement No. 08CPBA049V (hereinafter referred to as "the Underwriters"). The Underwriters shall be liable hereunder each for his own part and not one for another in proportion to the several sums that each of them has subscribed to the said Agreement.

In any action to enforce the obligations of the Underwriters they can be designated or named as "Lloyd's Underwriters" and such designation shall be binding on the Underwriters as if they had each been individually named as defendant. Service of such proceedings may validly be made upon the Attorney In Fact in Canada for Lloyd's Underwriters, whose address for such service is 1155 rue Metcalfe, Suite 2220, Montreal, Quebec, H3B 2V6.

NOTICE

Any notice to the Underwriters may be validly given to the Coverholder.

In witness whereof this policy has been signed, as authorized by the Underwriters by BFL CANADA INSURANCE SERVICES INC.,
200, 1177 WEST HASTINGS STREET, VANCOUVER, B.C. V6E 2K3Per: 

The Insured is requested to read this policy, and if incorrect, return it immediately for alteration.

In the event of an occurrence likely to result in a claim under this Insurance, immediate notice should be given to the Coverholder whose name and address appears above. All inquires and disputes are also to be addressed to this Coverholder.

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

Policy N° : 08STU132

Contract N° 08CPBA049V

TYPE: PUBLIC AND PRODUCTS LIABILITY UMBRELLA INSURANCE

INDEMNITY LIMITS: (a) CAD \$10,000,000 single limit for any one occurrence of Personal Injury, Property Damage, or Advertising injury, or any combination thereof

IN EXCESS OF

1) the amount under the underlying insurance as set out in the attached Schedule A

OR

2) \$10,000 insured's retained limit in respect of each occurrence not covered by underlying insurance.

INDEMNITY LIMITS: (b) CAD \$10,000,000 in the aggregate for each policy period.

This Policy insures 100% of the Limit(s) of Liability set forth in the attached Wording.

Lloyd's Policyholders' Complaint Protocol
Notice Concerning Personal Information

Schedules: At inception date, this policy contains Schedule A only

The Premium	CAD\$1,750	on an annual basis on a Flat Basis
-------------	------------	------------------------------------
