



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		
MAILING ADDRESS	Vancouver Condominium Services Ltd. (As Property Manager)		
POLICY PERIOD	400 - 1281 West Georgia Street, Vancouver, BC V6E 3J7		
	From: May 1, 2010	To: May 1, 2011	
INSURED LOCATION	12:01 a.m. standard time at the location of the premises as to each of the said dates		
	2228 Marstrand Avenue, Vancouver, BC V6K 4T1		
	2288 Marstrand Avenue, Vancouver, BC V6K 4S9		
	2688 Vine Street, Vancouver, BC V6K 4T6		
	SOLO, DUO, TRIO		
CONSTRUCTION	Mixed	6 Storeys	3 Buildings
OCCUPIED BY INSURED AS	176 Residential Units	0 Commercial Unit	
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)			
A.	All Property - All Risks, Blanket By-Laws, Stated Amount Co-Insurance, Replacement Cost, 110% Margin Clause.		\$ 37,245,600
	All Risks	\$ 2,500	
	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), 100% Co-Insurance, Indemnity Period (Months): N/A		Not Covered
SECTION II - CRIME (Form 500000-05, Rev. Jan 2000)			
I.	Comprehensive Dishonesty, Disappearance and Destruction - Form A	Nil	\$ 10,000
II.	Loss Inside the Premises	Nil	\$ 5,000
	Loss Outside the Premises	Nil	\$ 5,000
	Money Orders and Counterfeit Paper Currency	Nil	\$ 5,000
	Depositors Forgery	Nil	\$ 5,000
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
	Medical Payments - Per Occurrence	\$ 500	\$ 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 - 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	\$ 5,000,000
SECTION V - EXTERIOR GLASS (Form 820000-02, Rev. Nov 1998)			
	Residential	\$ 100	Blanket
	Commercial	\$ 250	

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

SUBSCRIPTION

This Certificate is not valid unless countersigned by an Authorized Representative of the Insurer(s). E. & O.E. Date: May 5, 2010	BFL CANADA Insurance Services Inc.  AUTHORIZED REPRESENTATIVE
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INSURING AGREEMENT		DEDUCTIBLE	LIMIT
SECTION VI - EQUIPMENT BREAKDOWN			
Per Occurrence Maximum Limit of Loss		\$ 1,000	\$ 37,245,600
Time Element Limit: Loss of Profits - Rents, Indemnity Period (Months): N/A		N/A	Not Covered
Extra Expenses - Rents, Indemnity Period (Months): N/A			\$ 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		\$ 25,000	\$ 1,000,000
Aggregate			\$ 2,000,000
SECTION VIII - VOLUNTEER ACCIDENT			
Principal Sum		See Policy Wordings	\$ 200,000
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			\$ 57,652.00

LIST OF INSURERS			
Insurance Company	Section	Participation %	Master Policy No.
Aviva Insurance Company of Canada	CRIME COMMERCIAL GENERAL LIABILITY EXTERIOR GLASS	100.0% 100.0% 100.0%	
AXA Assurances Inc.	VOLUNTEER ACCIDENT	100.0%	9224573
Certain Underwriters at Lloyds under contract No. PG0900111 as arranged by i3 Underwriting Managers Inc.	PROPERTY	4.0%	BFL SPW001
Certain Underwriters at Lloyds under contract No. PG0900113 as arranged by i3 Underwriting Managers Inc.	PROPERTY	6.0%	BFL SPW001
Certain Underwriters at Lloyds under contract No. PG1000138 as arranged by i3 Underwriting Managers Inc.	PROPERTY	10.0%	BFL SPW001
Chartis Insurance Company of Canada	PROPERTY	19.0%	BFL SPW001
Great American Insurance Group	CONDOMINIUM DIRECTORS & OFFICERS LIABILITY	100.0%	D14100
XL Insurance Company, Ltd. (Minimum and Retained)	POLLUTION LIABILITY	100.0%	PCN001629106
Zurich Insurance Company Ltd	PROPERTY EQUIPMENT BREAKDOWN	61.0% 100.0%	BFL SPW001 8702682