BFL CANADA Risk and Insurance Services Inc.
340-1632 Dickson Avenue
Kelowna, British Columbia, V1Y 7T2

Tel.: 778-313-2000
Fax: 236-420-0060
Toll Free: 1-866-669-9602

Strata PROTECT — SUMMARY OF COVERAGES

Named Insured	The Owners, Strata Plan EPS3671, acting on their own behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners
Project Name	COTTONWOOD COVE RESORT
Property Manager	Connaught Management Ltd dba CML Properties
Policy Period	October 01, 2023 to November 30, 2024
Policy Number	BFL04EPS3671
Insured Location(s)	2604 Squilax-Anglemont Rd, Lee Creek, BC V2C 1X7

INSURING AGREEMENT

PROPERTY (Appraisal Date: September 1, 2023)

	DEDUCTIBLE	LIMIT
All Property, Blanket By-Laws.		$9,752,300
110% Extended Replacement Cost (Fire Only)		$11,532,510
Property Extensions		Included
Lock & Key	$2,500	$25,000
Additional Living Expenses - Per Unit		$50,000
Additional Living Expenses - Annual Aggregate		$1,000,000
Excess Property Extensions - Annually Aggregated		Up to $5,000,000
- Excludes all damage arising from the peril of Earthquake		
Contents		$51,500
Miscellaneous Property - Wharves, Bridges, Piers, Docks and other similar property.		$680,300
All Risks	$10,000	
Sewer Backup	$10,000	
Water Damage	$10,000	
Earthquake (Annual Aggregate)	10%	100% of the Policy Limit
Flood (Annual Aggregate)	$75,000	100% of the Policy Limit
Business Interruption (Gross Rentals), 100% Co-Insurance, Indemnity Period (Months) : N/A	N/A	Not Covered

CRIME

	DEDUCTIBLE	LIMIT
Employee Dishonesty - Including Property Manager and Elected Officer Theft	Nil	$1,000,000
Broad Form Money and Securities	Nil	$10,000

COMMERCIAL GENERAL LIABILITY

	DEDUCTIBLE	LIMIT
Bodily Injury & Property Damage	$1,000	$30,000,000
Non-Owned Automobile	$1,000	$30,000,000
Infectious Agent or Communicable Disease Exclusion – With Limited Exceptions		
Total Pollution Exclusion		

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CONDOMINIUM DIRECTORS & OFFICERS LIABILITY

	DEDUCTIBLE	LIMIT
Claims Made Form - Including Property Manager	Nil	$20,000,000
Privacy Event Expenses	Nil	$50,000
Cyber Liability	Nil	$50,000

EQUIPMENT BREAKDOWN

	DEDUCTIBLE	LIMIT
Standard Comprehensive Form including Production Machines and Electronic Equipment	$1,000	$10,484,100
- Deductible Waiver Endorsement with respect to losses exceeding $25,000		
Extra Expense – 100% available in first month	24 Hour Waiting Period	$1,000,000
- Additional Living Expenses Endorsement - Per Unit		$25,000
- Additional Living Expenses Endorsement - Annual Aggregate		$1,000,000
Loss of Profits – Rents, Indemnity Period (Months): N/A	N/A	Not Covered

POLLUTION LIABILITY

	DEDUCTIBLE	LIMIT
Each Event	$25,000	$1,000,000 Shared
Aggregate Policy Limit		$5,000,000 Shared

VOLUNTEER ACCIDENT

	DEDUCTIBLE	LIMIT
Maximum Limit of Loss	See Policy Wordings	$1,000,000

LEGAL EXPENSES

	DEDUCTIBLE	LIMIT
Each Event	Nil	$1,000,000
Annual Aggregate		$5,000,000

TERRORISM

	DEDUCTIBLE	LIMIT
Per Occurrence.	$1,000	$350,000
Annual Aggregate		$350,000

Loss Payable

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.

This record sheet is intended for reference only. Please refer to your polic(ies) for complete details.

E. & O.E.