

Strata Property Act
FORM B
INFORMATION CERTIFICATE
(Section 59)

The Owners, **Strata Plan KAS3482 – HUMMINGBIRD RESORT**, certify that the information contained in this certificate with respect to:

Parcel Identifier #	027 589 366
Legal Description:	Strata Lot 40, Section 2, Township 21, Range 8, MLD 25, Strata Plan KAS3482

is correct as of the date of this certificate.

- (a) Monthly strata fees payable by the Owner of the strata lot described above.....**\$364.70**
.....**AUGUST 1, 2023 ONLY.....\$425.90**
- (b) Any amount owing to the Strata Corporation by the owner of the strata lot described above (other than an amount paid into court, or to the Strata Corporation in trust under section 114 of the *Strata Property Act*)**\$0.00**
- (c) Are there any agreements under which the owner of the strata lot described above takes responsibility for expenses relating to alterations to the strata lot, the Common Property or the common assets? Any owner who makes alterations different from the original building specifications to Common Property, Limited Common Property or the strata lot itself is responsible for those changes. This responsibility carries forward to all subsequent owners and should be disclosed upon sale of the strata lot.
☐ **NO** ☒ **YES** *[agreements attached, if any]*
Agreements prior to July 1, 2000 may not be known
- (d) Any amount that the owner of the strata lot described above is obligated to pay in the future for a special levy that has already been approved...**AUGUST 1, 2023.....\$2500.00**
☐ **PAID** ☒ **UNPAID**
- (e) Any amount by which the expenses of the Strata Corporation for the current fiscal year are expected to exceed the expenses budgeted for the fiscal year.....**See F/S**
- (f) Amount in the contingency reserve fund minus any expenditure(s) which have already been approved but not yet taken from the fund.....**\$142,781.79**
- (g) Are there any amendments to the Bylaws that are not yet filed in the land title office?
☒ **NO** ☐ **YES** *copy of amendments attached, if any*
- (h) Are there any resolutions passed by a 3/4 vote or unanimous vote that are required to be filed in the land title office but that have not yet been filed in the land title office?
☒ **NO** ☐ **YES** *copy of resolutions attached, if any*

- (h.1) Are there any winding-up resolutions that have been passed?
☒ **NO** ☐ **YES** *copy of resolutions attached, if any*
- (i) Has notice been given for any resolutions, requiring a 3/4 vote, 80% vote or unanimous vote or dealing with an amendment to the Bylaws, that have not yet been voted on?
☒ **NO** ☐ **YES** *notice attached, if applicable*
- (j) Is the Strata Corporation party to any court proceeding, arbitration or tribunal proceeding, and/or are there any judgments or orders against the Strata Corporation?
☒ **NO** ☐ **YES** *claim attached, if applicable*
- (k) Have any notices or work orders been received by the Strata Corporation that remain outstanding for the strata lot, the Common Property or the common assets?
☒ **NO** ☐ **YES** *copies attached, if applicable*
- (k.1) A summary of the Strata Corporation insurance coverage (attached)
- (l) Are there any parking stall/s allocated to the strata lot? ☐ **NO** ☒ **YES**

(i). ☐ No parking stall is available.
☐ No parking stall is allocated to the strata lot but parking stall/s within the Common Property might be available.

(ii). ☐ Parking stall/s number/s (x) is/are part of the strata lot.
☐ Parking stall/s number/s (x) is/are separate strata lot/s or parts of a strata lot (strata lot #'s, if known, for each parking stall that is a separate strata lot or part of a separate strata lot).
☒ **Parking stall/s number/s (x) is/are Limited Common Property.**
☐ Parking stall/s number/s (x) is/are Common Property.

(iii). ☐ Parking stall/s number/s (x) is/are allocated with Strata Council approval.*
☐ Parking stall/s number/s (x) is/are allocated with Strata Council approval and rented at (\$) per month.*
☐ Parking stall/s number/s (x) may have been allocated by owner developers' assignment.

Details:

SL 1 – 12 Carports / SL 13 – 16 Garage / SL 17-81 LCP Parking Stall

****The allocation of a parking stall that is Common Property may be limited as short term exclusive use subject to section 76 of the Strata Property Act, or otherwise, and may therefore be subject to change in the future.***

(m) Are there any storage locker/s allocated to the strata lot? ☒ NO ☐ YES

(i). ☒ No storage locker is available.

☐ No storage locker is allocated to the strata lot but storage locker/s within Common Property might be available.

(ii). ☐ Storage locker/s number/s(x) is/are part of the strata lot.

☐ Storage locker/s number/s (x) is/are separate strata lot/s or part/s of a separate strata lot (x) (s/l #'s, if known, for each locker that is a separate strata lot or part of a separate strata lot).

☐ Storage locker/s number/s (x) is/are Limited Common Property.

☐ Storage locker/s number/s (x) is/are Common Property.

(iii). ☐ Storage locker/s number/s (x) is/are allocated with Strata Council approval*

☐ Storage locker/s number/s (x) is/are allocated with Strata Council approval and rented at (\$) per month*

☐ Storage locker/s number/s (x) may have been allocated by owner developer assignment.

****The allocation of a storage locker that is Common Property may be limited as short term exclusive use subject to section 76 of the Strata Property Act, or otherwise, and may therefore be subject to change in the future.***

The information outlined is as per the date of this certificate.

The Insurance Broker or Agent of the Strata Corporation is;

BFL CANADA: (778) 313-2000

Other attachments:

☐ Strata Corporation Rules

☒ Current Budget;

☒ The most recent depreciation report, if any, obtained by the Strata Corporation under section 94

Dated: July 10, 2023

THE OWNERS STRATA PLAN KAS3482

Greg Martin for:

Greg Martin for: (Jul 11, 2023 16:31 PDT)

Signature of Strata Manager – Elizabeth Westerveld

PACIFIC QUORUM (OKANAGAN) PROPERTIES INC.

1979 Bredin Road, Kelowna, BC. V1Y 8T2

Strata Property Act
FORM B
INFORMATION CERTIFICATE
(Section 59)

The Owners, **KAS3482 – HUMMINGBIRD RESORT / SECTION 2**, certify that the information contained in this certificate with respect to:

Parcel Identifier #	027 589 366
Legal Description:	Strata Lot 40, Section 2, Township 21, Range 8, MLD 25, Strata Plan KAS3482

is correct as of the date of this certificate.

- (a) Monthly strata fees payable by the Owner of the strata lot described above.....**\$7.72**
- (b) Any amount owing to the Strata Corporation by the owner of the strata lot described above (other than an amount paid into court, or to the Strata Corporation in trust under section 114 of the *Strata Property Act*)**\$0.00**
- (c) Are there any agreements under which the owner of the strata lot described above takes responsibility for expenses relating to alterations to the strata lot, the Common Property or the common assets? Any owner who makes alterations different from the original building specifications to Common Property, Limited Common Property or the strata lot itself is responsible for those changes. This responsibility carries forward to all subsequent owners and should be disclosed upon sale of the strata lot.
☐ **NO** ☒ **YES** *[agreements attached, if any]*
Agreements prior to July 1, 2000 may not be known
- (d) Any amount that the owner of the strata lot described above is obligated to pay in the future for a special levy that has already been approved.....**Nil at this time**
☐ **PAID** ☐ **UNPAID**
- (e) Any amount by which the expenses of the Strata Corporation for the current fiscal year are expected to exceed the expenses budgeted for the fiscal year.....**See F/S**
- (f) Amount in the contingency reserve fund minus any expenditure(s) which have already been approved but not yet taken from the fund.....**\$19,378.82**
- (g) Are there any amendments to the Bylaws that are not yet filed in the land title office?
☒ **NO** ☐ **YES** *copy of amendments attached, if any*
- (h) Are there any resolutions passed by a 3/4 vote or unanimous vote that are required to be filed in the land title office but that have not yet been filed in the land title office?
☒ **NO** ☐ **YES** *copy of resolutions attached, if any*

- (h.1) Are there any winding-up resolutions that have been passed?
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- (j) Is the Strata Corporation party to any court proceeding, arbitration or tribunal proceeding, and/or are there any judgments or orders against the Strata Corporation?
☒ **NO** ☐ **YES** *claim attached, if applicable*
- (k) Have any notices or work orders been received by the Strata Corporation that remain outstanding for the strata lot, the Common Property or the common assets?
☒ **NO** ☐ **YES** *copies attached, if applicable*
- (k.1) A summary of the Strata Corporation insurance coverage (attached)
- (l) Are there any parking stall/s allocated to the strata lot? ☐ **NO** ☒ **YES**

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☐ No parking stall is allocated to the strata lot but parking stall/s within the Common Property might be available.
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The information outlined is as per the date of this certificate.

The Insurance Broker or Agent of the Strata Corporation is;

BFL CANADA: (778) 313-2000

Other attachments:

☐ Strata Corporation Rules

☒ Current Budget;

☒ Developer's Rental Disclosure Statement under section 139, if any and,

☒ The most recent depreciation report, if any, obtained by the Strata Corporation under section 94

Dated: July 10, 2023

THE OWNERS STRATA PLAN KAS3482

Greg Martin for:

Greg Martin for: (Jul 11, 2023 16:31 PDT)

Signature of Strata Manager – Elizabeth Westerveld

PACIFIC QUORUM (OKANAGAN) PROPERTIES INC.

1979 Bredin Road, Kelowna, BC. V1Y 8T2



"Hummingbird Beach Resort-Detached"
The Owners, Strata Plan KAS 3482-2
APPROVED Operating Budget from May 1, 2023 to April 30, 2024

	2022/2023 BUDGET	2022/2023 ACTUAL	2023/2024 APPROVED	0.00% Variance
REVENUE				
STRATA FEES	6,392.16	6,392.16	6,392.16	-
OTHER REVENUE				
Fines/Liens	-	2.12	-	-
Key Revenue	-	-	-	-
Interest	-	230.04	231.15	231.15
Utilities	-	-	-	-
Trsf from Operating Surplus	-	-	827.40	827.40
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Total Other Revenue	-	232.16	1,058.55	1,058.55
TOTAL REVENUE	6,392.16	6,624.32	7,450.71	1,058.55
EXPENSES				
Common Asset Strata Fees				
Common Asset Strata Fees	92.64			(92.64)
Deficit Carry Forward				
Prior Year Deficit Trsf	-	-	-	-
Repairs & Maintenance				
Administration				
Postage & Copies	50.00	16.51	50.00	-
Bank Charges	100.00	81.30	100.00	-
Management Services	4,088.07	4,088.07	4,088.07	-
Write off per council	-	(14.65)	-	-
Common Asset Strata Fee	-	92.64	92.64	92.64
Miscellaneous Expenses	-	1,126.40		-
Total Administration	4,238.07	5,390.27	4,330.71	92.64
Expense Sub-Total	4,330.71	5,390.27	4,330.71	-
Contingency Trsf	2,061.45	2,061.45	3,120.00	1,058.55
Total Expenses	6,392.16	7,451.72	7,450.71	1,058.55
NET SURPLUS/(DEFICIT)	0.00	(827.40)	0.00	-

* expression of percentage is for information purposes only and has no legal effect.

NET FUND TOTALS / FORECASTS**Operating Fund**

Actual operating fund balance at 30-Apr-23	-
Transfer of operating surplus to contingency reserve fund	-
Transfer of operating surplus to reduce contribution to the next fiscal year's operating fund	(827.40)
Transfer from operating budget to eliminate prior year deficit	-
Loan from Contingency Reserve Fund to Operating Fund	-
Loan from Operating Fund to Contingency Reserve Fund	-
Forecasted interest	(10.40)

Total Forecasted Operating Fund Balance at 30-Apr-24^a	(837.80)
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Contingency Reserve Fund

Actual contingency reserve balance at 30-Apr-23	-
Expenditures which have already been approved but not yet taken from the fund	-
APPROVED expenditures to be taken from the fund at the meeting this budget was approved	-
Transfer of operating surplus to contingency reserve fund	-
Transfer of excess special levy to contingency reserve fund	-
Transfer from strata fees to contingency reserve fund	3,120.00
Loan from Contingency Reserve Fund to Operating Fund	-
Loan from Operating Fund to Contingency Reserve Fund	-
Forecasted interest	18.04

Total Forecasted Contingency Reserve Fund Balance at 30-Apr-24^a	3,138.04
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^a Assuming 1.25% annual interest compounded monthly and all expenditures and deposits are made on 1-Aug-23

"Hummingbird Beach Resort-Detached"
The Owners, Strata Plan KAS 3482-2
APPROVED Schedule of Unit Entitlements and Strata Fees
May 1, 2023 to April 30, 2024

Strata Lot	Unit Number	Unit Entitlement	%* of Total Unit Entitlement	Contingency Component	Operating Component	2022/2023 Strata Fee	2023/2024 Strata Fee	.00% Change
13	13	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
14	14	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
15	15	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
16	16	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
17	17	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
18	18	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
19	19	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
20	20	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
21	21	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
22	22	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
23	23	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
24	24	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
25	25	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
26	26	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
27	27	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
28	28	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
29	29	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
30	30	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
31	31	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
32	32	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
33	33	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
34	34	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
35	35	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
36	36	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
37	37	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
38	38	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
39	39	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
40	40	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
41	41	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
42	42	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
43	43	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
44	44	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
45	45	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
46	46	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
47	47	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
48	48	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
49	49	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
50	50	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
51	51	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
52	52	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
53	53	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
54	54	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
55	55	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
56	56	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
57	57	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
58	58	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
59	59	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
60	60	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
61	61	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
62	62	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00

"Hummingbird Beach Resort-Detached"
The Owners, Strata Plan KAS 3482-2
APPROVED Schedule of Unit Entitlements and Strata Fees
May 1, 2023 to April 30, 2024

Strata Lot	Unit Number	Unit Entitlement	%* of Total Unit Entitlement	Contingency Component	Operating Component	2022/2023 Strata Fee	2023/2024 Strata Fee	.00% Change
63	63	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
64	64	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
65	65	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
66	66	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
67	67	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
68	68	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
69	69	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
70	70	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
71	71	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
72	72	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
73	73	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
74	74	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
75	75	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
76	76	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
77	77	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
78	78	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
79	79	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
80	80	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
81	81	1	1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00
69	69	69	99.999975%	\$260.13	\$272.55	\$532.68	\$532.68	\$0.00
Average:			1.449275%	\$3.77	\$3.95	\$7.72	\$7.72	\$0.00

* expression of percentage is for information purposes only and has no legal effect.



March 16, 2016

Freddie Koslowsky & Sheena Iverson
86 Springborough Way SW
Calgary, AB T3H 5T4

Re: Strata Plan KAS 3482, Unit 40, Strata Lot 40
Permission to alter strata lot, common property or limited common property and responsibility for expenses

The strata council of Strata Plan KAS 3482 directed Okanagan Strata Management Ltd. to forward this letter.

Council has considered your request for permission to make an alteration. Council hereby approves your request for the following alterations to your strata lot, common property, or limited common property (hereafter the "Alteration" collectively being part, some or all of the alterations):

- 1) Construction of Bunkhouse
- 2) Landscape backyard with rocks and addition of rock stairway
- 3) Rear and side patio interlocking stone
- 4) Construct stairs off side entrance door
- 5) Driveway with crushed gravel – border with patio stones
- 6) Extend front deck – maximum of 18x20 with 4 stairs
- 7) Walkway from road to deck
- 8) Irrigation system + additional landscaping

****See application and drawing.**

As a condition of its approval, the strata corporation requires that you take responsibility for expenses related, directly or indirectly, to the Alteration and you must indemnify the strata corporation and save it harmless from any and all liability associated with the Alteration, including legal costs as between a solicitor and his or her own client.

Be aware that the strata corporation shall not obtain and maintain insurance for the Alteration pursuant to Section 149 of the Act. You are therefore strongly advised to obtain and maintain insurance for your strata lot, the Alteration and any upgrades or betterments to the strata lot.

While making the Alteration you must ensure that the work is performed in a good and workmanlike fashion and in accordance with all applicable laws, statutes and bylaws. If required by the local municipality, a valid building permit must be obtained prior to the commencement of work. The Alteration must comply with the existing bylaws of the strata corporation. You are responsible to review the bylaws to ensure that any limitations or specifications for the Alteration comply with the bylaws.

After making the Alteration you must correct any deficiencies to the work in a timely fashion and to the satisfaction of the strata council. Should you fail to correct a deficiency, the Strata Corporation may perform the work and collect the costs of same from the owner of the strata lot, including costs as between a solicitor and his or her own client.

After making the Alteration, any further changes or replacements to the Alteration require new approval of the strata corporation, in writing, before the commencement of the change or replacement.

By making the Alteration you thereby agree to the conditions of the strata corporation's approval set out in this letter. You, and any subsequent owner of the strata lot, shall be bound by these conditions. You, and any subsequent owner, shall disclose this agreement to any subsequent owner of the strata lot.

Please feel free to contact me if you have any questions; my contact information is noted below.

WWW.OKSTRATA.COM

☐ **KELOWNA (HEAD OFFICE)**
#201 - 1475 Ellis Street
Kelowna, BC V1Y 2A3
Phone: (250) 868-3383 Fax: (250) 861-4586
Toll Free: 1-877-862-6900

☐ **PENTICTON (BRANCH)**
#102 - 95 Eckhardt Avenue East
Penticton, BC V2A 8L2
Phone: (250) 492-7300 Fax: 1-877-862-5700
Toll Free: 1-877-862-6900

☒ **SICAMOUS (BRANCH)**
#1 - 433 Finlayson Street
Sicamous, BC V0E 2V0
Phone: (250) 836-3840 Fax: 1-877-862-5700
Toll Free: 1-877-862-6900

Okanagan Strata Management Ltd., per

A handwritten signature in black ink, appearing to read "Jenn Plekarczyk". The signature is fluid and cursive, with the first name "Jenn" being more prominent.

Jenn Plekarczyk
Strata Manager
jenn@okstrata.com
Ext 504



"Hummingbird Beach Resort"
The Owners, Strata Plan KAS 3482
APPROVED Operating Budget from May 1, 2023 to April 30, 2024

	2022/2023 BUDGET	2022/2023 ACTUAL	2023/2024 APPROVED	5.93% Variance
REVENUE				
STRATA FEES	334,659.60	334,659.60	\$354,488.40	19,828.80
OTHER REVENUE				
Rent - Manager's Suite	6,000.00	6,000.00	6,000.00	-
Boat Berths	4,500.00	4,500.00	4,500.00	-
Laundry Income	-	131.00	100.00	100.00
Fines/Liens	-	2,879.23	-	-
Key Revenue	-	-	-	-
Interest	-	1,366.91	1,373.02	1,373.02
Trsf from Operating Surplus	-	-	13,438.68	13,438.68
	-----	-----	-----	-----
Total Other Revenue	10,500.00	14,877.14	25,411.70	14,911.70
TOTAL REVENUE	345,159.60	349,536.74	379,900.10	34,740.50
EXPENSES				
Common Asset Strata Fees				
Common Asset Strata Fees	4,135.62	4,132.62	4,132.62	(3.00)
Deficit Carry Forward				
Prior Year Deficit Trsf	-	-	-	-
Repairs & Maintenance				
Dock Maintenance	4,000.00	2,012.88	2,500.00	(1,500.00)
Grounds & Landscaping	7,500.00	2,286.72	4,000.00	(3,500.00)
General Repairs & Maintenance	23,750.00	22,554.11	23,000.00	(750.00)
R & M - Residential Only	5,000.00	10,076.83	5,000.00	-
Caretaker - Residential	75,000.00	70,013.05	75,000.00	-
Snow Removal	1,000.00	4,389.63	1000.00	(1,000.00)
Fire Lines/Monitoring	-	-	-	-
Pool Maintenance	5,461.12	11,334.95	7,500.00	2,038.88
Total Repairs & Maintenance	121,711.12	122,668.17	118,000.00	(4,711.12)
Utilities				
Garbage	8,700.00	6,256.31	6,500.00	(2,200.00)
Sewer & Water	43,000.00	66,832.98	60,000.00	17,000.00
Electricity	25,000.00	25,802.92	26,000.00	1,000.00
Propane Gas	-	482.90	1,000.00	1,000.00
Cable / Internet	1,020.00	1,169.52	1,200.00	180.00
Total Utilities	77,720.00	100,544.63	94,700.00	16,980.00
Administration				
Postage & Copies	300.00	350.64	350.00	50.00

Professional Services	420.00	1,370.01		1,000.00	580.00
Mortgage	15,700.68	15,700.00		15,700.00	(0.68)
Mortgage Interest	-	-			-
Bank Charges	115.00	590.21		300.00	185.00
WCB Expense	460.00	-		460.00	-
Insurance - Marina	15,485.00	16,183.36		17,580.00	2,095.00
Insurance - Condo	51,598.00	45,292.63		71,870.00	20,272.00
Property Tax	1,500.00	4,560.24		4,600.00	3,100.00
Management Services	16,435.65	15,579.48		15,579.48	(856.17)
Dock Lease Renewal	7,200.00	3,128.00		3,128.00	(4,072.00)
Miscellaneous Expenses	878.53	1,375.43		1,000.00	121.47
Total Administration	110,092.86	104,130.00		131,567.48	21,474.62
Expense Sub-Total	313,659.60	331,475.42		348,400.10	33,740.50
Contingency Trsf	31,500.00	31,500.00		31,500.00	-
Total Expenses	345,159.60	362,975.42		379,900.10	34,740.50
NET SURPLUS/(DEFICIT)	(0.00)	(13,438.68)		0.00	0.00

* expression of percentage is for information purposes only and has no legal effect.

NET FUND TOTALS / FORECASTS

Operating Fund

Actual operating fund balance at 30-Apr-23	-
Transfer of operating surplus to contingency reserve fund	-
Transfer of operating surplus to reduce contribution to the next fiscal year's operating fund	(13,438.68)
Transfer from operating budget to eliminate prior year deficit	-
Loan from Contingency Reserve Fund to Operating Fund	-
Loan from Operating Fund to Contingency Reserve Fund	-
Forecasted interest	(168.95)

Total Forecasted Operating Fund Balance at 30-Apr-24^a	(13,607.63)
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Contingency Reserve Fund

Actual contingency reserve balance at 30-Apr-23	-
Expenditures which have already been approved but not yet taken from the fund	-
APPROVED expenditures to be taken from the fund at the meeting this budget was approved	(50,000.00)
Transfer of operating surplus to contingency reserve fund	-
Transfer of excess special levy to contingency reserve fund	-
Transfer from strata fees to contingency reserve fund	31,500.00
Loan from Contingency Reserve Fund to Operating Fund	-
Loan from Operating Fund to Contingency Reserve Fund	-
Forecasted interest	(450.09)

Total Forecasted Contingency Reserve Fund Balance at 30-Apr-24^a	(18,950.09)
---	--------------------

^a Assuming 1.25% annual interest compounded monthly and all expenditures and deposits are made on 1-Aug-23

"Hummingbird Beach Resort"
The Owners, Strata Plan KAS 3482
APPROVED Schedule of Unit Entitlements and Special Levy
"New Fence Project"
Due and payable on August 1, 2023

Strata Lot	Unit Number	Unit Entitlement	%* of Total Unit Entitlement	Total Special Levy	Aug 1, 2023 Payment	GST
1	1	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
2	2	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
3	3	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
4	4	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
5	5	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
6	6	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
7	7	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
8	8	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
9	9	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
10	10	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
11	11	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
12	12	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
13	13	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
14	14	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
15	15	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
16	16	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
17	17	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
18	18	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
19	19	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
20	20	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
21	21	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
22	22	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
23	23	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
24	24	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
25	25	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
26	26	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
27	27	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
28	28	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
29	29	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
30	30	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
31	31	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
32	32	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
33	33	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
34	34	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
35	35	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
36	36	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
37	37	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
38	38	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
39	39	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
40	40	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
41	41	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
42	42	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
43	43	1	1.250%	\$2,500.00	\$2,500.00	\$0.00

"Hummingbird Beach Resort"
The Owners, Strata Plan KAS 3482
APPROVED Schedule of Unit Entitlements and Special Levy
"New Fence Project"
Due and payable on August 1, 2023

Strata Lot	Unit Number	Unit Entitlement	%* of Total Unit Entitlement	Total Special Levy	Aug 1, 2023 Payment	GST
44	44	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
45	45	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
46	46	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
47	47	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
48	48	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
49	49	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
50	50	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
51	51	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
53	53	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
54	54	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
55	55	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
56	56	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
57	57	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
58	58	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
59	59	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
60	60	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
61	61	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
62	62	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
63	63	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
64	64	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
65	65	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
66	66	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
67	67	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
68	68	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
69	69	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
70	70	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
71	71	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
72	72	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
73	73	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
74	74	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
75	75	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
76	76	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
77	77	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
78	78	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
79	79	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
80	80	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
81	81	1	1.250%	\$2,500.00	\$2,500.00	\$0.00
80	80	80	100.000%	\$200,000.00	\$200,000.00	\$0.00
Average:			1.250%	\$2,500.00	\$2,500.00	\$0.00

* expression of percentage is for information purposes only and has no legal effect.

"Hummingbird Beach Resort"
The Owners, Strata Plan KAS 3482
APPROVED Schedule of Unit Entitlements and Strata Fees
May 1, 2023 to April 30, 2024

Strata Lot	Unit Number	2022/2023 Strata Fee	2023/2024 Strata Fee	5.93%* Change	May - Jul Retro Total	Total ¹ Fee Payment for Aug 1, 2023 ONLY
1	1	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
2	2	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
3	3	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
4	4	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
5	5	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
6	6	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
7	7	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
8	8	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
9	9	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
10	10	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
11	11	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
12	12	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
13	13	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
14	14	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
15	15	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
16	16	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
17	17	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
18	18	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
19	19	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
20	20	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
21	21	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
22	22	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
23	23	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
24	24	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
25	25	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
26	26	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
27	27	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
28	28	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
29	29	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
30	30	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
31	31	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
32	32	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
33	33	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
34	34	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
35	35	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
36	36	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
37	37	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
38	38	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
39	39	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
40	40	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
41	41	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
42	42	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
43	43	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90

"Hummingbird Beach Resort"
The Owners, Strata Plan KAS 3482
APPROVED Schedule of Unit Entitlements and Strata Fees
May 1, 2023 to April 30, 2024

Strata Lot	Unit Number	2022/2023 Strata Fee	2023/2024 Strata Fee	5.93%* Change	May - Jul Retro Total	Total [†] Fee Payment for Aug 1, 2023 ONLY
44	44	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
45	45	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
46	46	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
47	47	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
48	48	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
49	49	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
50	50	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
51	51	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
52	52	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
53	53	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
54	54	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
55	55	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
56	56	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
57	57	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
58	58	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
59	59	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
60	60	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
61	61	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
62	62	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
63	63	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
64	64	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
65	65	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
66	66	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
67	67	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
68	68	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
69	69	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
70	70	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
71	71	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
72	72	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
73	73	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
74	74	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
75	75	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
76	76	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
77	77	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
78	78	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
79	79	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
80	80	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
81	81	\$344.30	\$364.70	\$20.40	\$61.20	\$425.90
81	81	\$27,888.30	\$29,540.70	\$1,652.40	\$4,957.20	\$34,497.90
Average:		\$344.30	\$364.70	\$0.05	\$61.20	\$425.90

* expression of percentage is for information purposes only and has no legal effect.

[†] total includes tax, if applicable.

#410

1

Strata Corporation KAS 3482
Application for Alteration of Strata Lot, Common Property and Limited Common Property

Residents wishing to make changes to their unit must first forward a written request to the Strata Council. If the request is for a relatively minor change Council may consider the matter without further documentation being required. If the modification is of a major nature Council may request further documentation. The resident should not commit to any contractual work or obtain any permits until the application has been approved by Council.

Hummingbird Beach Resort takes pride in the quality of improvements throughout and as a result the Strata Council will take into consideration which form part of the approval process. These are to be followed when an owner is seeking approval for any changes or alterations to their LCP or Strata Lot. They are;

- 1) Does the proposed improvements interfere with maintaining a minimum of 2-3 on site car parks within the subject LCP?
- 2) Does the proposed improvements affect your neighbour in any way? If so how
- 3) Does the design and materials used look as though the improvements are/were intended from the beginning.

Following these principals is essential in ensuring your investment and that of your neighbour is protected .

Name: **Robert Graham** _____ Unit # **40** _____ Date : **April 27, 2015**

Telephone: (day) **403-465-1118** (eve) **403-686-3484** (cell) **403-465-1118** _____

Description of Modification (attach diagrams, dimensions, quotes if appropriate):

The elements of the plan are as follows: (also see attached Layout "SL#40 Improvement Plan Layout 04.23.2015.pdf" for clarification)

- 1) A combination Bunkie/Storage unit. The entire building would be 8'x15' with a dividing wall making the bunkie portion 8'x12' and the storage section 8'x3'. The Bunkie/Storage unit would be essentially the same as the one currently on SL#39, however in Ranchwood to match out Cabin colours. We want to make it the same dimensions and locate it relative to the property line in the exact same manner as SL#39. We would make the rear wall follow the property/slope line of the hill behind as well.**
- 2) Landscape the back slope/wall with rocks and add a rock stairway up the slope to the open space behind. Rock colours will stay consistent with natural/charcoal grey as per bylaw.**
- 3) Rear and side patio with interlocking stone similar to that on SL#39 in the natural/charcoal grey tones as per bylaw**
- 4) Stone staircase (or composite material) coming off the side entrance door.**
- 5) The driveway will be crushed gravel and long enough to fit two (2) cars, however will be bordered by a patio stone along the sides and along the front road barrier.**
- 6) Enlarge the front deck from 6'x18' to 18'x18' (or 18'x20') with 4' stairs off the left front edge. The deck would have an aluminum picket railing similar to the one on the existing balcony. We would have a 4' aluminum gate to close out the stairs. The decking will be a composite material, in a natural wood colour as required.**
- 7) A walkway from the road up to the front deck stairs with patio stone matching the driveway border in natural/charcoal grey tones as per bylaw.**
- 8) Garden and grass as shown to finish the front landscaping off. Irrigation system to be included for watering.**

We plan to use Matt Rampton from Rampton Rock Works LTD for all the landscaping including the back rock wall, bunkie/storage unit foundation, the rear/side patio, the driveway borders/crushed gravel base, the walkway going from the stairs to the road, the gardens and grass.

We plan to use Jack Larson to build both the Front Deck and the Bunkie/Storage unit.

We are closing on May 5, 2015 and would like to get approval in parallel so we can begin work at the earliest date.

Does your personal homeowner's insurance policy include coverage for this work? Yes

Is the work being carried out by professionals? Yes Are they covered by WCB? No/NA (independent contractors) Insurance? Yes
(Copies of Contractors WCB and Insurance may be required by Council)

Home Owners' Responsibilities

1. I agree to accept responsibility for any and all costs associated with the modification, including its initial construction, and its future maintenance.
2. I agree to comply with all national, provincial and local building codes that may be applicable.
3. I agree to accept all liabilities and costs associated with this modification.
4. I agree to pay for the ongoing maintenance and upkeep of this modification.
5. I agree to ensure that, when completed, this modification will be included in the purchase agreement on the sale of the property so as to ensure the new owner will agree to the ongoing maintenance and upkeep of the modification.
6. ~~I agree that if the completed modification is not of an acceptable standard as determined by a competent authority chosen by the Strata Council, I/we will return the property to the original state at my expense.~~
All Landscaping and rockwork is being performed by Rampton Rock Works Ltd and Bunkie/Deck construction by Jack Larson. Both Contractors have done previous work for other Hummingbird owners without issue as to acceptable construction or landscaping standards. If the work does not meet acceptable standards relative to similar other completed work done in the resort, I/we will remedy and bring up to acceptable standards with the contractors mentioned.
7. If any landscaping has been disturbed during the modification I agree to ensure the landscaping is returned to its original condition, as far as possible.

I agree to accept the terms, conditions and obligations as above.

Signed: [Signature] Date: April 27, 2015

A copy of this completed form must be on file with Okanagan Strata Management.

FOR COUNCIL USE

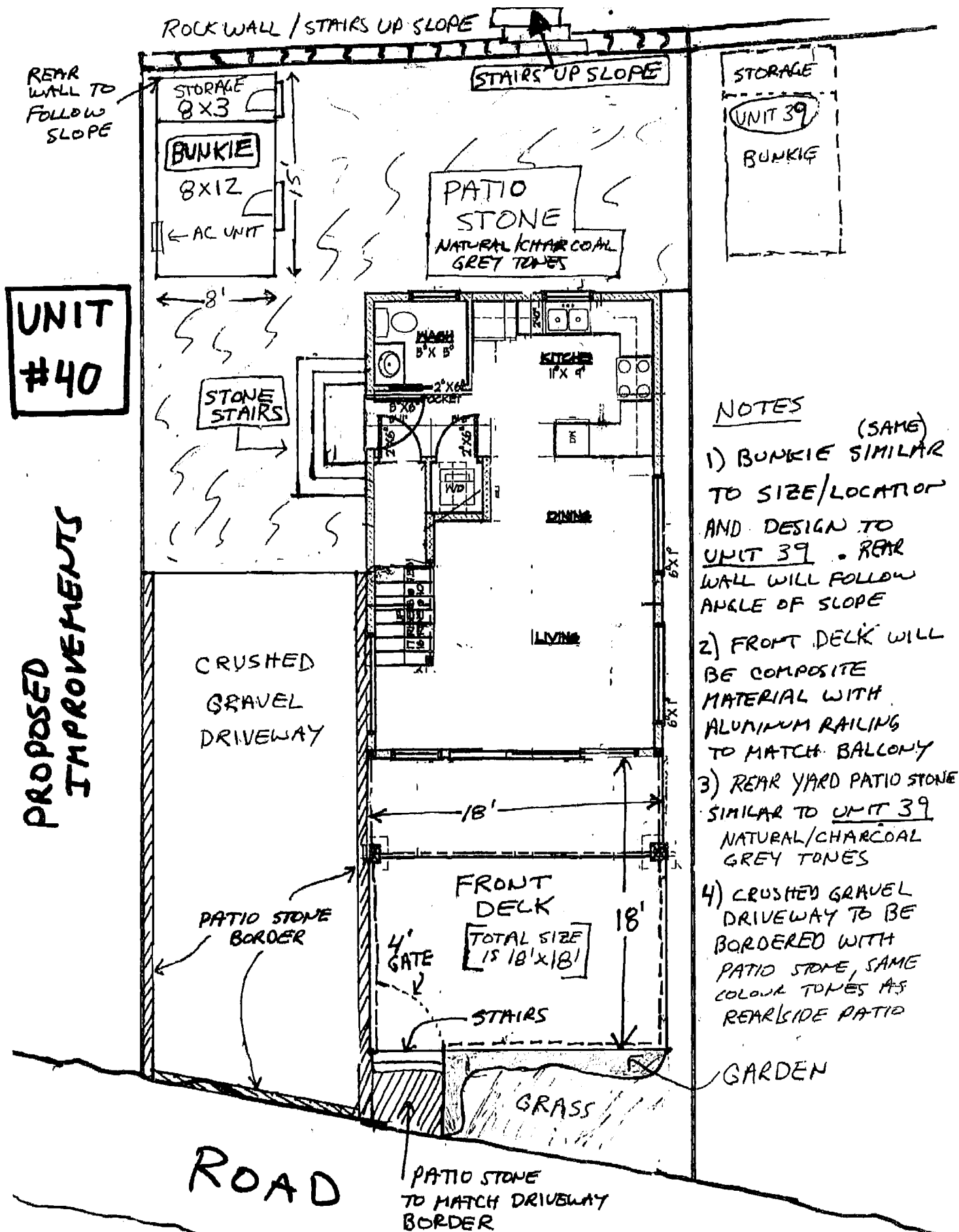
Rec'd Date: _____

Reviewed Date: _____

Approval Date: _____

Council signature: _____

Council signature: _____



NOTES

- 1) BUNKIE SIMILAR TO SIZE/LOCATION AND DESIGN TO UNIT 39. REAR WALL WILL FOLLOW ANGLE OF SLOPE
- 2) FRONT DECK WILL BE COMPOSITE MATERIAL WITH ALUMINUM RAILING TO MATCH BALCONY
- 3) REAR YARD PATIO STONE SIMILAR TO UNIT 39 NATURAL/CHARCOAL GREY TONES
- 4) CRUSHED GRAVEL DRIVEWAY TO BE BORDERED WITH PATIO STONE, SAME COLOUR TONES AS REAR/SIDE PATIO



201 - 1475 ELLIS STREET
KELOWNA, BC V1Y 2A3

Freddie Koslowsky & Sheena Iverson
86 Springborough Way SW
Calgary, AB T3H 5T4



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 KAS3482, and Townhouse Section of The Owners, Strata Plan KAS3482 (Excluding Coverage Sections II, IV & IX), and Cabin Section of The Owners, Strata Plan KAS3482(Excluding Coverage Sections II, IV & IX), acting on their own behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners.
Project Name	HUMMINGBIRD RESORT
Property Manager	Pacific Quorum (Okanagan) Properties Inc.
Policy Period	December 31, 2022 to December 31, 2023
Policy Number	BFL04KAS3482C
Insured Location(s)	13-47 8843 Highway 97A, Sicamous, BC V0E2K0

INSURING AGREEMENT



CRIME

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



CONDOMINIUM DIRECTORS & OFFICERS LIABILITY

	DEDUCTIBLE	LIMIT
Claims Made Form - Including Property Manager	Nil	\$20,000,000



LEGAL EXPENSES

	DEDUCTIBLE	LIMIT
Each Event	Nil	\$1,000,000
Retro Cover Endorsement		
Annual Aggregate.		\$5,000,000

CYBER, DATA & PRIVACY

	DEDUCTIBLE	LIMIT
Cyberboxx	\$5,000	
Annual Policy Aggregate		\$100,000
Hackbuster's Incident response services		Included
Coverage A - Privacy Breach Liability		\$100,000
Coverage B - Privacy Breach Expense		\$50,000
Coverage C - Cyber Extortion & Recovery		\$50,000
Coverage D - Social Engineering		\$25,000
Coverage E - Breach by suppliers		\$50,000

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



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**Strata
PROTECT**

SUMMARY OF COVERAGES

Named Insured	The Owners, Strata Plan KAS3482, and Townhouse Section of The Owners, Strata Plan KAS3482 (Excluding Coverage Sections II, IV & IX), and Cabin Section of The Owners, Strata Plan KAS3482(Excluding Coverage Sections II, IV & IX), acting on their own behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners.
Project Name	HUMMINGBIRD RESORT
Property Manager	Pacific Quorum (Okanagan) Properties Inc.
Policy Period	December 31, 2022 to December 31, 2023
Policy Number	BFL04KAS3482, MH2343882
Insured Location(s)	8843 Highway 97A, Sicamous, BC V0E 2K2, 8843 Highway 37A, Sicamous, BC V0E2K0

INSURING AGREEMENT

Piers, Wharves and Docks

	DEDUCTIBLE	LIMIT
Piers, Wharves and Docks	\$15,000	\$1,720,000
Flood and Windstorm	\$25,000	
Earthquake Damage (Annual Aggregate)	10% Minimum \$25,000	100% of the Policy Limit

Marina Operator's Legal Liability

	DEDUCTIBLE	LIMIT
Marina Operator's Legal Liability	\$1,000	\$2,000,000



PROPERTY (Appraisal Date: August 11, 2022)

	DEDUCTIBLE	LIMIT
All Property, Stated Amount Co-Insurance, Replacement Cost, Blanket By-Laws.		\$20,741,212
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		
All Risks	\$10,000	
Sewer Backup	\$50,000	
Water Damage	\$50,000	
Earthquake (Annual Aggregate)	10%	100% of the Policy Limit
Flood (Annual Aggregate)	\$25,000	100% of the Policy Limit
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

E. & O.E.



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INSURING AGREEMENT



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		



CONDOMINIUM DIRECTORS & OFFICERS LIABILITY

	DEDUCTIBLE	LIMIT
Claims Made Form - Including Property Manager	Nil	\$20,000,000
Privacy Event Expenses	Nil	Not Applicable
Cyber Liability	Nil	Not Applicable



BLANKET GLASS - Includes Lobby Glass

	DEDUCTIBLE	LIMIT
Residential	\$100	Blanket
Commercial	\$250	
Canopy	\$1,000	



EQUIPMENT BREAKDOWN

	DEDUCTIBLE	LIMIT
Standard Comprehensive Form including Production Machines and Electronic Equipment	\$1,000	\$20,741,212
- 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
Aggregate Policy Limit		\$5,000,000



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

E. & O.E.



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INSURING AGREEMENT



TERRORISM

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

CYBER, DATA & PRIVACY

	DEDUCTIBLE	LIMIT
Cyberboxx	\$5,000	
Annual Policy Aggregate		\$100,000
Hackbuster's Incident response services		Included
Coverage A - Privacy Breach Liability		\$100,000
Coverage B - Privacy Breach Expense		\$50,000
Coverage C - Cyber Extortion & Recovery		\$50,000
Coverage D - Social Engineering		\$25,000
Coverage E - Breach by suppliers		\$50,000

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.

"ON FILE"

A Depreciation Report
Of the
Strata-Titled Townhouses, Detached Cabins & Park Model Sites
Strata Plan KAS3482/Hummingbird Beach Resort
Located At

8843 Highway 97A

Sicamous, British Columbia

For
Strata Corporation KAS3482

as at
October 20, 2015

by
Eugene Steckley, BAsC, MBA, AACI, P.App, CRP
Certified Reserve Planner

Grover, Elliott & Co. Ltd.