

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

Policy No. CNW3303

Declarations

Named Insured: The Owners of Strata Plan NW 3303 Westside
 Additional Insured(s): Teamwork Property Management Ltd.
 Mailing Address: c/o Teamwork Property Management Ltd.
 105 - 34143 Marshall Road, Abbotsford, BC V2S 1L8
 Location Address(es): 19721 64 Avenue, Langley BC V2Y 1L1
 Policy Period: **April 30, 2020 to April 30, 2021** 12:01 a.m. Standard Time
 Loss Payable to: The Insured or Order in Accordance with the Condominium Property Act
 Insurers: As Per List of Participating Insurers Attached.
 Insurance is provided subject to the Declarations, Terms, Conditions, Limitations and Endorsements of this policy and only for those coverages for which specific limits or amounts of Insurance are shown on this Declaration Page.

Insuring Agreements	Deductibles	Limit
PROPERTY COVERAGES - Form STR (07/18)		
All Property, All Risks, Stated Amount Co Insurance	\$25,000	\$14,384,600
Additional Living Expenses	Included	\$1,000,000
Water Damage	\$50,000	Included
Backup of Sewers, Sumps, Septic Tanks or Drains	\$50,000	Included
Earthquake Damage	10 %	Included
Flood Damage	\$50,000	Included
Key and Lock Replacement	Nil	\$50,000
Communicable Disease Endorsement		
BLANKET EXTERIOR GLASS INSURANCE - Form 820000 (02/06)	Residential	\$ 100
		Blanket
COMMERCIAL GENERAL LIABILITY - Form 000102-10 (06/12)		
Each Occurrence Limit	\$ 500	\$5,000,000
Coverage A - Bodily Injury & Property Damage Liability - <i>Per Occurrence</i>	\$ 500	\$5,000,000
Products & Completed Operations - <i>Aggregate</i>		\$5,000,000
Coverage B - Personal Injury Liability - <i>Per Occurrence</i>	\$ 500	\$5,000,000
Non-Owned Automobile - SPF #6 - Form 335002-02- <i>Per Occurrence</i>		\$5,000,000
CONDO DIRECTORS & OFFICERS LIABILITY		
Primary Policy - Form NP-512258 (09/18)	Nil	\$2,000,000
Cyber Security and Privacy Liability - Form NP-512258		\$250,000
ENVIRONMENTAL LIABILITY POLICY / POLLUTION LEGAL LIABILITY		
Master Policy EIL 7230144, Form AGRC-PO 2001 Canada 11-14		
Limit of Liability – Each Incident, Coverages A-G	\$10,000 Retention	\$1,000,000
Limit of Liability – Each Incident, Coverage H	5 Day Waiting Period	\$250,000
Aggregate Limit		\$1,000,000
VOLUNTEER ACCIDENT INSURANCE COVERAGE STR (08/17)		
Personal Accident Limit - Maximum Benefit - Lesser of \$350,000 or 7.5x Annual Salary		\$350,000
Weekly Accident Indemnity - Lesser of \$750 or 75% of Gross Weekly Earnings (52 weeks)	8 day Waiting Period	
Accident Expenses - various up to \$15,000 (see policy wording) Dental Expense - \$5,000		
Program Aggregate Limit		\$10,000,000
COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION		
Employee Dishonesty - Form 500000 (08/14) / Excess - Form CE 14-02-4028	Nil	\$1,000,000
Broad Form Money & Securities - Form 500000 (08/14) / Excess - Form CE 14-02-4028	Nil	\$60,000
Program Aggregate Limit		\$10,000,000

Insuring Agreements	Deductibles	Limit
EQUIPMENT BREAKDOWN		
I Standard Comprehensive Plus, Replacement Cost - Form C780016 (01/11)	\$1,000	\$14,384,600
II Consequential Damage, 90% Co-Insurance - Form C780032 (01/11)	\$1,000	\$25,000
III Extra Expense - Form C780033 (01/11)	24 Hour Waiting Period	\$250,000
IV Ordinary Payroll – 90 Days - Form C780034 (01/11)	24 Hour Waiting Period	\$100,000
PRIVACY BREACH SERVICES - Form PBE.25000 (10/16)	Nil	\$50,000
TERRORISM - Form LMA3030 (amended) (06/14)	\$ 500	\$500,000



**Associate Vice President
Hub International Insurance
Brokers**

****ALL COVERAGES SUBJECT TO POLICY DEFINITIONS****

This policy contains a clause(s), which may limit the amount payable. This policy shall not be valid or binding unless countersigned by a duly Authorized Representative of the Insurer. For the purposes of the Insurance Companies Act (Canada), this document was issued in accordance in the course of Allianz Global Risks US Insurance Company business in Canada. For the purposes of the Insurance Companies Act (Canada), this document was issued in accordance in the course of Sovereign General Insurance Company, as represented by Milco Insurance Inc. business in Canada. For the purposes of the Insurance Companies Act (Canada), this document was issued in accordance in the course of Certain Lloyd's Underwriters under contract B1000P048142018, as arranged by Meridian Risk Solutions business in Canada. For the purposes of the Insurance Companies Act (Canada), this document was issued in accordance in the course of Certain Lloyd's Underwriters under contract B0621MSTRA000718, as arranged by Miller Insurance Services LLP. Policy Endorsements and Exclusions as per the applicable contract: Premium Payment Clause, Electronic Data Endorsement B, Electronic Date Recognition Exclusion (Edre), War And Terrorism Exclusion Endorsement, Biological Or Chemical Materials Exclusion, Sanction Limitation And Exclusion Clause, Microorganism Exclusion (Absolute), Service Of Suit Clause (Canada) (Action Against Insurer) and Several Liability Notice – see wording for details of exclusions.

DISCLOSURE NOTICE

The Financial Institutions Act requires that the information contained in this Disclosure Notice be provided to a customer in writing at the time of entering into an insurance transaction. Hub International Insurance Brokers licensed as a general insurance broker by the Insurance Council of British Columbia. This transaction is between you and Aviva Insurance Company of Canada Policy No. CNW3303.

We have no interest in the above stated Insurance Company and the Insurance Company also has no interest in our Company. The Financial Institutions Act prohibits the Insurance Company or our Company from requiring you to transact additional or other business with the Insurance Company or any other person or corporation as a condition of this transaction.

Upon completion of this transaction, Hub International Insurance Brokers will be remunerated by way of commission and/or fee, which will be paid by the insurer named above or by you, the customer.

We may work together with other appropriately licensed third parties in marketing of insurance products; we may share commissions and/or pay or receive fees as a result of a joint venture. Hub international Insurance Brokers has an agreement with Associa to pay a fee for advertising and sponsorship opportunities.

For more on how we get paid, including for information on contingent commissions we may receive from the insurer(s), please visit **About Us** at:

<https://www.hubinternational.com/en-CA/about-us/how-we-get-paid/>

Client No. CNW3303

Client Name: The Owners of Strata Plan NW 3303 Westside
Mailing Address: c/o Teamwork Property Management Ltd.
105 - 34143 Marshall Road, Abbotsford, BC V2S 1L8
Location Address(es): 19721 64 Avenue, Langley BC V2Y 1L1
Coverage Term: **April 30, 2020 to April 30, 2021** 12:01 a.m. Standard Time

Other Services and Service Providers

PLATINUM LEGAL SERVICES RETAINER – CLARK WILSON LLP

Legal advice and exclusive benefits. See Contract for details.
Limits: \$1,000,000/Legal Proceeding \$1,500,000 Aggregate
Fee: 100% Retained

\$350

Schedule Of Participating Insurers For Owners of Strata Plan NW 3303 Westside

Policy # CNW3303 Term: April 30, 2020 to April 30, 2021 12:01 a.m. Standard Time

Insurer	Coverage	%	Limit (\$)
Aviva Insurance Company of Canada	Property	45.	\$6,473,070
Allianz Global Risks US Insurance Company	Property	12.5	\$1,798,075
Temple Insurance Company	Property	10.	\$1,438,460
Echelon General Insurance Company	Property	10.	\$1,438,460
The Wawanesa Mutual Insurance Company	Property	15.	\$2,157,690
Sovereign General Insurance Company, as represented by Milnco Insurance Inc.	Property	2.5	\$359,615
Arch Insurance Canada Ltd., as represented by Milnco Insurance Inc.	Property	5.	\$719,230
Aviva Insurance Company of Canada	Commercial General Liability	100	\$5,000,000
Victor Insurance Managers Inc.	Directors & Officers Liability	100	\$2,000,000
Aviva Insurance Company of Canada	Employee Dishonesty – Form A	100	\$30,000
Aviva Insurance Company of Canada	Broad Form Money & Securities	100	\$30,000
Chubb Insurance Company of Canada	Excess Employee Dishonesty - Insuring Clause 1 (A, D, E, F, G, H)	100	\$1,000,000 *less the retention
	Program Aggregate		\$10,000,000
Chubb Insurance Company of Canada	Excess Robbery - Insuring Clause 1 (B, C)	100	\$30,000
Aviva Insurance Company of Canada	Glass	100	Blanket
Allianz Global Risks	Environmental Liability Policy Pollution Legal Liability	100	\$1,000,000
Aviva Insurance Company of Canada	Equipment Breakdown	100	\$14,384,600
Certain Lloyd's Underwriters under contract B1000P048142019 as arranged by Meridian Risk Solutions	Volunteer Accident Insurance Coverage	100	\$350,000/Max. 7.5 x Annual Salary
Aviva Insurance Company of Canada	Privacy Breach Services	100	\$50,000
Certain Lloyd's Underwriters under contract B1000P057782019, as arranged by Hub International Insurance Brokers	Terrorism	100	\$500,000
Total Policy Premium			\$72,912
Total Legal Expense			\$ 350
Agency Fee			\$150
TOTAL PAYABLE			\$73,412

Insured's Copy