



HUB International Coastal Insurance Brokers

400 - 4350 Still Creek Drive, Burnaby, BC V5C 0G5 T: 604-269-1000 F: 604-269-1001
 TF: 1-800-665-3310 www.hubcoastal.ca E: coastalinfo@hubinternational.com

Policy No. CBCS460

DECLARATIONS

Name of Insured:	The Owners of Strata Plan BCS 460 The Classico
Location Address:	1328 - 1348 West Pender Street, Vancouver, BC V6E 4T1 601 - 649 Jervis Street, Vancouver, BC V6E 4T1 638 Broughton Street, Vancouver, BC V6G 3K3 & 1362, 1366, 1368, 1372, 1376, 1378, 1382 & 1386 West Pender Street, Vancouver, BC V6E 4S9
Additional Named Insured:	Pacific Quorum Properties Inc, 430 - 1200 West 73 Avenue, Vancouver, BC V6P 6G5
Policy Period:	12/31/13 to 12/31/14 (mm/dd/yy) 12:01 a.m. Standard Time
Loss Payable to:	The Insured or Order in Accordance with the Strata Property Act of British Columbia.
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 (\$)	Limits (\$)
PROPERTY COVERAGES – STR.30.ERC (06/12) All Property, All Risks, 130 % Extended Replacement Cost, Bylaws Water Damage Backup of Sewers, Sumps, Septic Tanks or Drains Earthquake Damage Flood Damage Key & Lock	2,500 15,000 15,000 10% 10,000 250	85,000,000 Included Included Included Included 10,000
BLANKET EXTERIOR GLASS INSURANCE - Kristo's Glass Services Inc.- Contract # 52276 Residential Commercial	100 500	Blanket
COMMERCIAL GENERAL LIABILITY - Form 000102-10 (06/12) Each Occurrence Limit Coverage A - Bodily Injury & Property Damage Liability - <i>Per Occurrence</i> Products & Completed Operations - <i>Aggregate</i> Coverage B - Personal Injury Liability - <i>Per Occurrence</i> Non-Owned Automobile - SPF #6 - Form 335002-02 – <i>Per Occurrence</i>	500 500 500	10,000,000 10,000,000 10,000,000 10,000,000 10,000,000
STRATA DIRECTORS & OFFICERS LIABILITY - Form NP-397749 (03/12)	Nil	5,000,000
POLLUTION & REMEDIATION LEGAL LIABILITY - Form XLICL-PARL6CP-CN0510 (01/11) Limit of Liability - Each Loss, Remediation Expense or Legal Defense Expense	10,000 Retention	1,000,000
VOLUNTEER ACCIDENT INSURANCE PLAN - Policy # SG50073001 (12/31)- Plan II Principal Sum - \$200,000 Weekly Accident Indemnity - \$600 (maximum 52 weeks) Accident Expenses - various up to \$10,000 (see policy wording) Dental Expense - \$2,500	7 Day Waiting Period	200,000
COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION - Form 500000 (01/00) Coverage I Employee Dishonesty – Form A - <i>Aggregate</i> Coverages II, III, IV and V – Broad Form Money & Securities - <i>Aggregate Limit each coverage</i>	Nil Nil	25,000 10,000
EQUIPMENT BREAKDOWN I Standard Comprehensive Plus, Replacement Cost – Form C780016 (01/11) II Consequential Damage, 90% Co-Insurance – Form C780032 (01/11) III Extra Expense – Form C780033 (01/11) IV Ordinary Payroll – 90 Days – Form C780034 (01/11)	500 500 24 Hour Waiting Period 24 Hour Waiting Period	85,000,000 25,000 100,000 100,000
PRIVACY BREACH SERVICES – Form PBE.25000 (12/13)	Nil	25,000

****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.

Vice President
HUB International Coastal Insurance Brokers



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POLICY ENDORSEMENT For The Owners of Strata Plan BCS 460 Policy # CBCS460

Term: 12/31/13 to 12/31/14 (mm/dd/yy) 12:01 a.m. Standard Time

Forming part of Kristo's Glass Ltd. Contract No. 52276

It is hereby understood and agreed that this is to be an unrestricted policy covering all Exterior, Single, Double or Triple, Clear Flat Glass-including Plate Windows, Skylights, Thermal Panes, Storm Windows, Doors, Fronts, Sides, Returns, Transoms, Canopies and Awnings; all **attached to and forming part of the building(s) including Entries and Lobbies.**

This contract specifically Excludes Arboretums, Greenhouses, Fences, Walkways, Breezeways, Mirrors, Counter or Glass cases, Interior Glass, and Lettering, Tape or Foil on Exterior Glass, Art Glass-including Leaded, Stained, Frosted, Sandblasted and Low E Glass (UV Glass).

DEDUCTIBLES:

\$100 on Residential Units, \$500 on Commercial Units **AND** \$500 on any claim (Residential or Commercial) that involves the use of scaffolding, hoists, cordless cup with crane operator and claims involving heavy pieces that require high lifts and two or more men.

All Other Contract Terms And Conditions Remain Unchanged

December 31, 2013 - E&OE/SA

HUB International Coastal Insurance Brokers

PER: _____

Authorized Representative



HUB International Coastal Insurance Brokers

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Other Services and Service Providers

PLATINUM LEGAL SERVICES RETAINER – CLARK WILSON LLP Legal advice and exclusive benefits. See Contract for details. Limits: Per claim - \$300,000 / Per term - \$1,500,000	\$1,060
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SCHEDULE OF PARTICIPATING INSURERS

For The Owners of Strata Plan BCS 460 The Classico Policy # CBCS460

Term: 12/31/13 to 12/31/14 (mm/dd/yy) 12:01 a.m. Standard Time

Insurer	Coverage	%	Limit (\$)
Aviva Insurance Company of Canada	Property	75	63,750,000
Economical Mutual Insurance Company, as arranged by Can-Sure Underwriting Ltd.	Property	8	6,800,000
Certain Lloyd's Underwriters under contract 7041/13, as arranged by Can-Sure Underwriting Ltd.	Property	10	8,500,000
Certain Lloyd's Underwriters under contract 7040/13, as arranged by Can-Sure Underwriting Ltd.	Property	2	1,700,000
Certain Lloyd's Underwriters under contract NA13CA03, as arranged by Can-Sure Underwriting Ltd.	Property	3	2,550,000
Certain Lloyd's Underwriters under contract NA13CA06, as arranged by Can-Sure Underwriting Ltd.	Property	2	1,700,000
Aviva Insurance Company of Canada	Commercial General Liability	100	10,000,000
Encon Group Inc.	Directors & Officers Liability	100	5,000,000
Aviva Insurance Company of Canada	Employee Dishonesty – Form A	100	10,000
Aviva Insurance Company of Canada	Comprehensive Dishonesty, Disappearance and Destruction	100	10,000
- Kristo's Glass Services Inc.	Glass	100	Blanket
XL Insurance Company Ltd.	Pollution & Remediation Legal Liability	100	1,000,000
Aviva Insurance Company of Canada	Equipment Breakdown	100	85,000,000
ACE INA Insurance	Volunteer Accident Insurance Plan II	100	200,000
Aviva Insurance Company of Canada	Privacy Breach Services	100	25,000

DISCLOSURE NOTICE - UNDER THE FINANCIAL INSTITUTIONS ACT

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.

- I, Dave Terry, am licensed as a general insurance agent by the Insurance Council of British Columbia
- This transaction is between you and Aviva Insurance Company of Canada Economical Lloyds 704113 Lloyds NA13CA03 (Insurer) and as indicated on the policies.
- In soliciting the transaction described above, I am representing HUB International Coastal Insurance Brokers who does business with the Insurer
- The nature and extent of the Insurer's interest in the agency is none
- Upon completion of this transaction, the agent will be remunerated by way of commission or fee by the Insurer
- The Financial Institutions act prohibits the Insurer from requiring you to transact additional or other business with the Insurer or any other person or Corporation as a condition of this transaction.

Total Policy Premium:	\$113,552
Total Platinum Legal Services Retainer:	\$1,060
Total Payable Including Platinum Legal Services Retainer:	\$114,612

E&OE/SA

Insured's Copy