














## SUMMARY OF COVERAGES

<b>Named Insured</b>	The Owners, Strata Plan EPS12190, acting on their own behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners
<b>Project Name</b>	HAWKSLEY
<b>Project Manager</b>	Rancho Management Services (B.C.) Ltd.
<b>Policy Period</b>	February 20, 2026 to February 20, 2027
<b>Policy Number</b>	BFL04EPS12190
<b>Insured Location(s)</b>	3963 Uplands Way, West Vancouver, BC V7S 0B6

### INSURING AGREEMENT

 PROPERTY (Appraisal Date: November 28, 2025)	DEDUCTIBLE	LIMIT
All Property, Blanket By-Laws.		\$76,600,000
130% Extended Replacement Cost		\$99,580,000
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	\$25,000	
Sewer Backup	\$25,000	
Water Damage	\$25,000	
Earthquake (Annual Aggregate)	10% (minimum \$100,000)	130% of the Policy Limit
Flood (Annual Aggregate)	\$25,000	130% of the Policy Limit
Resultant Damage from Construction Defect	\$75,000	
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	\$2,000,000
Broad Form Money and Securities	Nil	\$10,000
 COMMERCIAL GENERAL LIABILITY	DEDUCTIBLE	LIMIT
Bodily Injury & Property Damage	\$1,000	\$35,000,000
Non-Owned Automobile	\$1,000	\$35,000,000
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	\$25,000,000
Human Rights Defense Costs, including coverage for punitive or exemplary damages		Included
Privacy Event Expenses	N/A	Not Applicable
Cyber Liability	N/A	Not Applicable

## INSURING AGREEMENT

	<b>BLANKET GLASS - Includes Lobby Glass</b>	<b>DEDUCTIBLE</b>	<b>LIMIT</b>
	Residential	\$250	Blanket
	Commercial	\$500	
	Canopy	\$1,000	
	<b>EQUIPMENT BREAKDOWN</b>	<b>DEDUCTIBLE</b>	<b>LIMIT</b>
	Standard Comprehensive Form including Production Machines and Electronic Equipment	\$2,500	\$76,600,000
	- Deductible Waiver Endorsement		
	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
	<b>POLLUTION LIABILITY</b>	<b>DEDUCTIBLE</b>	<b>LIMIT</b>
	Each Event	\$25,000	\$1,000,000 Shared
	Aggregate Policy Limit		\$20,000,000 Shared
	<b>VOLUNTEER ACCIDENT</b>	<b>DEDUCTIBLE</b>	<b>LIMIT</b>
	Maximum Limit of Loss	See Policy Wordings	\$2,000,000
	<b>LEGAL EXPENSES</b>	<b>DEDUCTIBLE</b>	<b>LIMIT</b>
	Each Event	Nil	\$2,000,000
	Annual Aggregate		\$5,000,000
	<b>TERRORISM</b>	<b>DEDUCTIBLE</b>	<b>LIMIT</b>
	Per Occurrence.	\$1,000	\$350,000
	Annual Aggregate		\$350,000
	<b>CYBER, DATA &amp; PRIVACY</b>	<b>DEDUCTIBLE</b>	<b>LIMIT</b>
	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.