

<b>Named Insured</b>	The Owners, Strata Plan VR2302, 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>	WILDWOOD LODGE
<b>Property Manager</b>	WRM Strata Management & Real Estate Services Ltd.
<b>Policy Period</b>	July 08, 2020 to April 30, 2021
<b>Policy Number</b>	BFL04VR2302
<b>Insured Location(s)</b>	4749 Spearhead Drive, Whistler, BC V8E 1E9

### INSURING AGREEMENT

#### PROPERTY (Appraisal Date: April 30, 2020)

	DEDUCTIBLE	LIMIT
All Property, Blanket By-Laws.		\$17,093,500
130% Extended Replacement Cost		\$22,221,550
Property Extensions - Annually Aggregated		\$5,000,000
Lock & Key	\$2,500	Included
Additional Living Expenses - \$50,000 Per Unit		Included
All Risks	\$5,000	
Sewer Backup	\$25,000	
Water Damage	\$25,000	
Earthquake (Annual Aggregate)	5%	\$ 22,221,550
Flood (Annual Aggregate)	\$25,000	\$ 22,221,550
Gross Rentals, 100% Co-Insurance, Indemnity Period (Months) :	N/A	Not Covered
N/A		

#### 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	\$500	\$30,000,000
Non-Owned Automobile	\$500	\$30,000,000
Sudden and Accidental Pollution	\$5,000	\$1,000,000

#### 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

## INSURING AGREEMENT



### 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	\$17,093,500
- 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
Loss of Profits – Rents, Indemnity Period (Months): N/A	N/A	Not Covered



### ENVIRONMENTAL LIABILITY

	DEDUCTIBLE	LIMIT
Each Incident - Insuring Agreements A-G	\$10,000	\$1,000,000
Business Interruption, Each Incident - Insuring Agreement H	5 Days	\$250,000
Policy Aggregate		\$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
Retro Cover Endorsement		



### TERRORISM

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