

STRATA BUILDING POLICY



SUBSCRIPTION POLICY

Effected with certain Lloyd's Underwriters and other insurers
(hereinafter called the Insurer) through Lloyd's approved coverholder
("the Coverholder")



Policy No. 65207458

Declarations

Effective 9/30/2025

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED.
ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER.

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

PURPOSE OF THIS DOCUMENT

New Policy-The Insurer will provide the insurance described in this Policy in return for the premium paid by the Insured and their compliance with the terms of this insurance.

THE COVERHOLDER

Waypoint Insurance Services Inc.

301 - 841 Cliffe Avenue

Courtenay, British Columbia V9N 2J8

Main: (250) 338-3355

Web Site: www.waypoint.ca

INSURER

Lloyd's Underwriters led by Managing Agent Aegis Managing Agency Limited, Syndicate 9243
Agreement Number CB257963A(25)

NAMED INSURED AND POSTAL ADDRESS

Owners of Strata Plan BCS3191

315-525 Pender Street W

Vancouver, British Columbia V6B 6H5

LOCATION OF RISK

13393 Barker Street, Surrey, British Columbia V3R 5Y4

PERIOD OF INSURANCE

From September 30, 2025 to September 30, 2026

(12:01 a.m. standard time at the Postal Address of the Insured)

FORM OF BUSINESS

Other - See Description of Business Operations

DESCRIPTION OF BUSINESS OPERATIONS

Residential Strata (2) Bldgs (16) units

The Insured is requested to read this policy, and if incorrect, return it immediately for alteration.

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Coverholder whose name and address appears above. All inquiries and disputes are also to be addressed to this Coverholder.

For the purpose of the Insurance Companies Act (Canada), this Canadian Policy was issued in the course of Lloyd's Underwriters' insurance business in Canada.

IN WITNESS WHEREOF THIS POLICY HAS BEEN SIGNED, AS AUTHORIZED BY THE INSURERS BY

Agreement No.

CB257963A(25)

B1284CB257963A

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SUMMARY OF INSURANCE COVERAGE AND ANNUAL PREMIUMS

TYPE OF COVERAGE	ANNUAL PREMIUM	MINIMUM RETAINED COVERAGE PREMIUM
Property	Incl	Nil
Glass	Incl	Nil
Equipment Breakdown	Incl	Nil
Liability	Incl	Nil
Cyber	Incl	Nil
Lloyd's Wordings	Incl	Nil

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LIST OF SUBSCRIBING COMPANIES

(SUBJECT TO CONDITIONS IN LSW1554 AND LSW1550A)

THE INSURERS AND COVERAGES INSURED	SUM(S) INSURED OR PERCENTAGE(S)	PREMIUM	FLAT CHARGE PREMIUM	AUTHORIZED REPRESENTATIVE
Property				
Lloyd's Underwriters led by Managing Agent Aegis Managing Agency Limited, Syndicate 9243 under Agreement No. CB257963A(25) B1284CB257963A	60.0%	\$6,922		_____
Lloyd's Underwriters led by Managing Agent Tokio Marine Kiln Syndicates Limited, Syndicate 510 under Agreement No. CB251044A(29) B1284CB251044A	20.0%	\$2,308		_____
Lloyd's Underwriters led by Managing Agent QBE Underwriting Limited, Syndicate 1886 under Agreement No. CB251463A(33) B1284CB251463A	20.0%	\$2,308		_____
Total Property	100.0%	\$11,538		
Glass				
Lloyd's Underwriters led by Managing Agent Aegis Managing Agency Limited, Syndicate 9243 under Agreement No. CB257963A(25) B1284CB257963A	100.0%	Incl		_____
Equipment Breakdown				
The Boiler Inspection & Insurance Company of Canada under Contract No. 5750834 / 19754835	100.0%	\$350		_____
Liability				
Lloyd's Underwriters led by Managing Agent Aegis Managing Agency Limited, Syndicate 9243 under Agreement No. CB257963A(51) B1284CB257963A	100.0%	\$600		_____
Cyber				
Lloyd's Underwriters led by Managing Agent Tokio Marine Kiln Syndicates Limited, Syndicate 510 under Agreement No. CB251044A(34) B1284CB251044A	100.0%	\$110		_____
Lloyd's Wordings				
Lloyd's Underwriters led by Managing Agent Aegis Managing Agency Limited, Syndicate 9243 under Agreement No. CB257963A(25) B1284CB257963A	100.0%	Incl		_____

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SUBSCRIPTION POLICY

LSW1554

IN CONSIDERATION OF THE INSURED having paid or agreed to pay each of the INSURERS named in the List of Subscribing Companies forming part hereof, or to INSURERS whose names are substituted therefor or added thereto by endorsement, hereinafter called "THE INSURERS", the Premium set against its name in the List of Subscribing Companies (attached hereto),

THE INSURERS SEVERALLY AND NOT JOINTLY agree, each for the Sum(s) Insured or Percentage(s) and for the Coverage(s) Insured set against its name in the List of Subscribing Companies, and subject always to the terms and conditions of this Policy, that if a loss occurs for which insurance is provided by this Policy at any time while it is in force, they will indemnify the INSURED against the loss so caused; the liability of each insurer individually for such loss being limited to that proportion of the loss payable according to the terms and conditions of this Policy which the Sum Insured or the amount corresponding to the Percentage set against its name in the List of Subscribing Companies, or such other sum or percentage as may be substituted therefor by endorsement, bears to the total of the sums insured or of the amounts corresponding to the percentages of the sums insured respectively set out against the coverage concerned on the Declarations page(s).

That as regards each item of property insured which is lost or damaged at any time while this Policy is in force by a peril for which insurance is provided by the terms and conditions of this Policy, the liability of each Insurer individually shall be limited to whichever is the least of:

- (a) that proportion of the actual cash value of the property at the time of the loss, destruction or damage which the amount of the sum insured under this Policy in respect of that property against that peril corresponding to the individual Insurer's proportion of the total sum insured for the coverage concerned as appears from the entry set against its name in the List of Subscribing Companies bears to the total sum insured under this Policy in respect of that property against that peril, or
- (b) that proportion of the interest of THE INSURED in the property which the amount of the sum insured under this Policy in respect of that property against that peril corresponding to the individual insurer's proportion of the total sum insured for the coverage concerned as appears from the entry set against its name in the List of Subscribing Companies bears to the total sum insured under this policy in respect of that property against that peril, or
- (c) that proportion of the limit of insurance stipulated in respect of the property lost, destroyed or damaged which the amount of the sum insured under this Policy in respect of that property against that peril corresponding to the individual insurer's proportion of the total sum insured for the coverage concerned as appears from the entry set against its name in the List of Subscribing Companies bears to the total sum insured under this Policy in respect of that property against that peril,

Provided however, that where the insurance applies to the property of more than one person or interest THE INSURERS' total liability for loss sustained by all such persons and interests shall be limited in the aggregate to the specified limit or limits of liability.

If this Policy contains a Co-Insurance Clause or a Guaranteed Amount (Stated Amount) Clause, and subject always to the limit of liability of each Insurer corresponding to the percentage of the sum insured by this Policy as set out above, no Insurer shall be liable for a greater proportion of any loss or damage to the property insured, than the sum insured by such Insurer bears to:

- (a) that percentage, stated in the Co-Insurance Clause, of the actual cash value of the said property at the time of loss, or
- (b) the Guaranteed Amount (Stated Amount) of total insurance stated in the Guaranteed Amount (Stated Amount) Clause, as the case may be.

If the insurance under this Policy is divided into two or more items, the foregoing shall apply to each item separately.

Wherever in this Policy, or in any endorsement attached hereto, reference is made to "The Company", "The Insurer", "This Company", "we", "us", or "our", reference shall be deemed to be made to each of the Insurers severally.

This policy is made and accepted subject to the foregoing provisions, and to the other provisions, stipulations and conditions contained herein, which are hereby specially referred to and made a part of this Policy, as well as such other provisions, agreements or conditions as may be endorsed hereon or added hereto.

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IN WITNESS WHEREOF THE INSURERS through their representative(s) duly authorized by them for this purpose have executed and signed this Policy.

LSW1550A

Where LLOYD'S UNDERWRITERS are subscribing insurers to the Policy, the following applies to them:

IDENTIFICATION OF INSURER / ACTION AGAINST INSURER

This insurance has been entered into in accordance with the authorization granted to the Coverholder by the Underwriting Members of the Syndicates whose definitive numbers and proportions are shown in the Table attached to the Agreement shown in the List of Subscribing Companies (hereinafter referred to as "the Underwriters"). The Underwriters shall be liable hereunder each for his own part and not one for another in proportion to the several sums that each of them has subscribed to the said Agreement.

In any action to enforce the obligations of the Underwriters they can be designated or named as "Lloyd's Underwriters" and such designation shall be binding on the Underwriters as if they had each been individually named as defendant. Service of such proceedings may validly be made upon the Attorney In Fact in Canada for Lloyd's Underwriters at: Royal Bank Plaza South Tower, 200 Bay Street, Suite 2930, P.O. Box 51 Toronto, Ontario M5J 2J2. In addition Quebec Legal proceedings may be served to: c/o Blake, Cassels & Graydon LLP, One Place Ville Marie, Suite 3000, Montréal, Québec H3B 4N8.

NOTICE

Any notice to the Underwriters may be validly given to the Coverholder.

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FORM NO.	TYPE OF COVERAGE	DEDUCTIBLE	COINS. %	LIMIT OF INSURANCE
Property				
	All Property (All Risk)	2,500	90%	
	At Loc 1 (13393 Barker Street, Surrey, British Columbia)	2,500	90%	
	Building	2,500	90%	7,444,000
	Replacement Cost Endorsement			
	Stated Amount Co-Insurance applies			
GOOMW	Functional Pro-Environmental Replacement Cost (Rev 09.07.17)			
ALE Strata	Contingent Additional Living Expenses Coverage (Rev 09.08.17)			
	Per Unit Owner			50,000
	Per Occurrence			1,000,000
	Aggregate			1,000,000
USE	Underground Services Extension (Rev 05/29/17)	2,500		
	Special deductible applicable to:			
	Sewer back-up claims	10,000		7,444,000
	Water damage claims	10,000		7,444,000
	Flood Endorsement	25,000		7,444,000
	Earthquake Damage Extension			
	At Loc 1 (13393 Barker Street, Surrey, British Columbia)			7,444,000
	Deductible percentage	10%		
SPL16	All Property (All Risk) (Rev. 112322)			
Glass				
	Glass			
	At Loc 1 (13393 Barker Street, Surrey, British Columbia)	500		
Equipment Breakdown				
E200I	Equipment Breakdown Coverage - All Systems Go Plus (Rev 01/24)			
	Master Policy No. 5750834			
	At Loc 1 (13393 Barker Street, Surrey, British Columbia)			
	Section I: Equipment Breakdown Coverage			
1a	Direct Damage - Unlimited*	1,000		
1b	Spoilage - Unlimited*			
1c	Business Interruption / Extra Expense - Unlimited*			
2a	Expediting Expenses - Included			
2b	Service Interruption - 1000 Meters			
2c	By-Laws - Included			
2d	Hazardous Substances			100,000
2e	Professional Fees - Included			
2f	Denial of Access/Civil Authority - 30 Days			
2h	Errors and Omissions			100,000
2i	Data Restoration			25,000
	Coverages marked with an asterisk () are deemed to be Unlimited as per the All Systems Go Policy Wording			
2j	Anchor Location - Unlimited*			
2n	Brands and Labels			100,000

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FORM NO.	TYPE OF COVERAGE	DEDUCTIBLE	COINS. %	LIMIT OF INSURANCE
2o	Contingent Business Interruption			25,000
2p	Future Loss Avoidance			10,000
2k	Green Coverage			25,000
	Notice to Policyholders regarding E200I wording			
2l	Off Premises Transportable Insured Equipment			10,000
2m	Public Relations			25,000
2a	Section II: Data Compromise Coverage			
	Response Expenses - Not Included			
	Legal Review - Not Included			
	Forensic I.T. Review - Not Included			
	Public Relations Services - Not Included			
	Malware-Related Compromise - Not Included			
	Section III: Identity Recovery Coverage			
	Expense Reimbursement Coverage - Not Included			
	Lost Wages and Supervision Expenses - Not Included			
	Miscellaneous Unnamed Costs - Not Included			
	As a policy holder, you receive free access to eRiskHub, a portal providing valuable data risk management tools, content and resources.			
	Go to https://eriskhub.com/hsbbii			
	Access Code: 691160			

Liability

Commercial General Liability

	Products-completed operations included			
	Aggregate limit			
	Applies to products-completed operations only			5,000,000
	Personal injury limit			5,000,000
	Each occurrence limit			5,000,000
	Bodily Injury & Property Damage Limit Per Occurrence			5,000,000
	Combined Deductible (Bodily Injury and Property Damage)			
	Per occurrence	1,000		
	Medical Payment Endorsement			
	Any one person			5,000
	Each occurrence			25,000
	Advertising Liability			
	Advertising injury limit			1,000,000
	Advertising aggregate limit			1,000,000
	Additional Insured Endorsement			
POL	Pollution Liability Coverage Endorsement (Rev 09.07.17)	1,000		500,000
LEBEO	Employee Benefits-Errors and Omissions Insurance	1,000		
	Extension (Rev 05/2018)			
	Aggregate limit			1,000,000
	Non-Owned Automobile Liability			5,000,000
	Tenants' Legal Liability (Broad Form)			
	Limit - Any one premises	1,000		300,000

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FORM NO.	TYPE OF COVERAGE	DEDUCTIBLE	COINS. %	LIMIT OF INSURANCE
Cyber				
TMK	TMK Cyber Wording (Canada) (Rev 20240101)			
	Annual Aggregate Limit			25,000
	1.A Business Interruption	2,500		25,000
	Deductible: Greater of \$ 2,500 or 12 hours			
	1.B Digital Asset Destruction	2,500		25,000
	1.C Incident Response Expenses	2,500		25,000
	1.D Cyber Extortion	2,500		25,000
	2.A Regulatory Defense and Penalties	2,500		25,000
	2.B Payment Card Industry Fines & Expenses	2,500		25,000
	2.C Security and Privacy Liability	2,500		25,000
	2.D Multimedia Liability	2,500		25,000
	Notification of Incident or Claim			
	CyberClan: 1-800-673-8651			

- LMA5564A War and Cyber Operation Exclusion No. 1 (Rev 18Jan2023)
- NMA2802 Electronic Date Recognition Exclusion (EDRE) (Rev 17Dec1997)
- NMA2918 War and Terrorism Exclusion Endorsement (Rev 8Oct2001)

Lloyd's Wordings

- Lloyd's Wordings (CB7963/1044/1198 prop/liab)**
- LSW1550A Identification of Insurer/Action Against Insurer (Rev. 12Jul2022)
- LSW1542F Lloyd's Underwriters' Policyholders' Complaint Protocol (Rev Oct2020)
- LSW1543E Notice Concerning Personal Information (Rev 17Aug2023)
- LSW1565C Code of Consumer Rights and Responsibilities (Rev. 10/12)
- LMA3100A Sanction Limitation and Exclusion Clause (Rev. 5Oct2023)
- LMA5185 Insuring in Canada a Risk (Rev 01/11/11)
- NMA2962 Biological or Chemical Materials Exclusion (Rev 06/02/03)
- LMA5401 Property Cyber and Date Exclusion (Rev 11 Nov 19)
- LMA5393 Communicable Disease Endorsement (Rev 25Mar2020)
- LMA5028B Service of Suit Clause (Canada) (Rev 15Apr2022)
- EDCR Electronic Data and Cyber Risk Exclusion (Rev 03/20)
- LMA5396 Communicable Disease Exclusion (Rev 17April2020)
- NMA1191 Radioactive Contamination Exclusion Clause - Physical Damage - Direct (Rev 7May1959)
- LSW3000 Premium Payment Clause (Rev 11/01)
30 Days from Inception
- LMA5583B Territorial Exclusion: Russia, Ukraine and Belarus (Rev 8Mar2023)
- LSW1815 Statutory Conditions (British Columbia)
- NMA2802 Electronic Date Recognition Exclusion (EDRE) (Rev 17Dec1997)
- NMA2918 War and Terrorism Exclusion Endorsement (Rev 8Oct2001)

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FORM NO.	TYPE OF COVERAGE	DEDUCTIBLE	LIMIT OF COINS. % INSURANCE
LMA5190A	Canada Subscription Policy (Rev 01Oct2020)		