


**Strata  
PROTECT**
**DECLARATION PAGE** (CERTIFICATE OF INSURANCE)

Renewal Policy No.  
BFL04VAS2893

**This Policy contains a clause(s) which may limit the amount payable.**

Previous Policy No. BFL04VAS2893

**Named Insured:** The Owners, Strata Plan VAS2893, acting on their own behalf or as a Strata Corporation  
&/or as Trustees or Agents on behalf of all Registered Unit Owners  
Privately Managed

**Mailing Address:** Box #27 - 767 North Road, Gibsons, BC V0N 1V9

**Policy Period:** From: April 01, 2025 To: April 01, 2026  
12:01 a.m. standard time at the location of the premises as to each of the said dates

**Insured Location(s):** 767 North Road, Gibsons, BC V0N 1V9  
NORTH OAKS

**Construction:** Frame 1 Storey 10 Buildings

**Occupied by Insured As:** 26 Residential Units 0 Commercial Unit

Insurance is provided, subject to the Declarations, Terms, Conditions of the policy and its Riders, only for which specific Riders are attached and for which a specific limit or annotation is shown hereunder.

## INSURING AGREEMENT


**SECTION I - PROPERTY BFLSPW0001.REV.1015.BC (Rev 17 Nov 2016) - (Appraisal Date: April 1, 2025)**

	DEDUCTIBLE	LIMIT
A. All Property - All Risks, Blanket By-Laws, Stated Amount Co-Insurance, Replacement Cost.		\$10,100,000
All Risks	\$10,000	
Sewer Backup Damage	\$25,000	
Water Damage	\$25,000	
Earthquake Damage (Annual Aggregate)	10% (minimum \$100,000)	100% of the Policy Limit
Flood Damage (Annual Aggregate)	\$25,000	100% of the Policy Limit
Lock & Key	\$2,500	\$25,000
Additional Living Expenses - Per Unit		\$50,000
Additional Living Expenses - Annual Aggregate		\$1,000,000
B. Business Interruption (Gross Rentals), 100% Co-Insurance, Indemnity Period (Months) : N/A	N/A	Not Covered


**SECTION I.I - a. EXCESS PROPERTY - Excess Property Extensions & Excess Extended Replacement Cost BFLXS.WEST.001 (27.5.2024) - (Appraisal Date: April 1, 2025)**

	DEDUCTIBLE	LIMIT
Excess Extended Replacement Cost		Not Covered
Excess Property Extensions up to \$5,000,000 - Excludes all damage arising from the peril of Earthquake		Included


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## INSURING AGREEMENT


**SECTION II - CRIME ZC-PRG-BFL STRATA 30009 U (01/23)**

	DEDUCTIBLE	LIMIT
I. Broad Form Money and Securities		
Inside Loss	Nil	\$10,000
Outside Loss	Nil	\$10,000
II. Comprehensive Dishonesty, Counterfeiting, Forgery and Fraud		
Employee Dishonesty - Form A - Including Property Manager and Elected Officer Theft	Nil	\$25,000
Money Orders and Counterfeit Paper Currency	Nil	\$10,000
Depositors Forgery	Nil	\$10,000
Computer Fraud or Funds Transfer Fraud	Nil	\$10,000
Credit Card Forgery	Nil	\$10,000


**SECTION III - COMMERCIAL GENERAL LIABILITY ZC-PRG-BFL STRATA 30008 U (01/23)a**

	DEDUCTIBLE	LIMIT
A. Bodily Injury & Property Damage Liability - Per Occurrence	\$2,500	\$5,000,000
Products and Completed Operations Aggregate	\$2,500	\$5,000,000
B. Personal and Advertising Injury Liability		\$5,000,000
C. Medical Payments - Per Person		\$25,000
D. Tenants Legal Liability (Broad Form)	\$2,500	\$1,000,000
Non-Owned Automobile Endorsement SPF #6	\$2,500	\$5,000,000
Excluding Long Term Leased Vehicle Endorsement SEF #99		Included
Legal Liability For Damage To Hired Automobiles Endorsement SEF #94	\$2,500	\$50,000
Contractual Liability Endorsement SEF #96		Included
Employee Benefit Liability		\$1,000,000
Infectious Agent or Communicable Disease Exclusion - With Limited Exceptions (Form ZC 20038 U-ZGP (06/2020))		
Total Pollution Exclusion (Form ZC 20018 U (10/2011))		


**SECTION IV - CONDOMINIUM DIRECTORS & OFFICERS LIABILITY (Form D51100C (07/13))**

	DEDUCTIBLE	LIMIT
Claims Made Form - Including Property Manager	Nil	\$2,000,000
Privacy Event Expenses	Nil	Not Applicable
Cyber Liability	Nil	Not Applicable


**SECTION V - BLANKET GLASS - Includes Lobby Glass (Form 2294 (03/2010))**

	DEDUCTIBLE	LIMIT
Residential	\$250	Blanket
Commercial	\$500	
Canopy	\$1,000	


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## INSURING AGREEMENT


**SECTION VI - EQUIPMENT BREAKDOWN 70107-(Revision 06-2016)**

	DEDUCTIBLE	LIMIT
BM31V2: Standard Comprehensive Form including Production Machines and Electronic Equipment	\$1,000	\$10,100,000
- Direct Damage including Repair or Replacement, By-Laws, Service Interruption		
- Coverage Extensions for Section VI: As per Master Policy		
- Deductible Waiver Endorsement (for losses in excess of \$25,000)		
BM34: 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
BM33: Loss of Profits – Rents, Indemnity Period (Months): N/A	N/A	Not Covered


**SECTION VII - POLLUTION LIABILITY Claims Made (Form ZC 5558 U (07/21))**

	DEDUCTIBLE	LIMIT
Limits of Liability - Each Pollution Event Limit	\$25,000	\$1,000,000 Shared
Aggregate Policy Limit		\$20,000,000 Shared
- (Refer to Policy for how Policy Limit applies & for Sublimits of Liability that are applicable to some coverage)		


**SECTION VIII - VOLUNTEER ACCIDENT (Form ACEGI-IC-0307)**

	DEDUCTIBLE	LIMIT
Principal Sum.	See Policy Wordings	\$100,000


**SECTION IX - LEGAL EXPENSES SCC.BFL.-1.2.-3.6 May 2022\***

	DEDUCTIBLE	LIMIT
Each Event	Nil	\$300,000
Annual Aggregate		\$1,500,000


**SECTION X - TERRORISM (Form LMA3092 (Amended))**

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


**SECTION XI - BLANKET COVERAGE (BFL Manuscript)**

	DEDUCTIBLE	LIMIT
Excess Employee Dishonesty - Including Property Manager and Elected Officer Theft	See Policy Wording	\$975,000
Excess Commercial General Liability - SubSections A & B and Endorsement SPF #6	See Policy Wording	\$25,000,000
Excess Condominium Directors & Officers Liability	See Policy Wording	\$18,000,000
Excess Volunteer Accident	See Policy Wording	\$900,000
Excess Legal Expenses	See Policy Wording	\$700,000
- Annual Aggregate		\$3,500,000

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BFL04VAS2893**INSURING AGREEMENT****SECTION XII - CYBER, DATA & PRIVACY BOXX-CONDO-20220628**

	<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

**PREMIUM PAYABLE**

Premium	\$27,670.00
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**LOSS IF ANY PAYABLE TO:**

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.

**(The Standard Mortgage Clause is applicable unless Special Mortgage Clause attached)**

## LIST OF INSURERS

Insurance Company	Section	Participation	Master Wording No.
AIG Insurance Company of Canada	SECTION I - PROPERTY	10%	BFLSPW0001
Allianz Global Risks US Insurance Company, Canada Branch	SECTION I - PROPERTY	5%	BFLSPW0001
ARAG Legal Solutions Inc.	SECTION IX - LEGAL EXPENSES	100%	8363 (Policy)
AXA XL Canada - XL Specialty Insurance Co.	SECTION I - PROPERTY	5%	BFLSPW0001
Certain Lloyd's Underwriters under Binding Authority B0713CMTRO2400194, led by Hiscox Syndicate HIS 33 as arranged by Lockton Companies LLP	SECTION X - TERRORISM	100%	
Certain Lloyd's Underwriters under Binding Authority B0713SPRGL2401012, led by Ascot Syndicate 1414 as arranged by Lockton Companies LLP	SECTION XI - BLANKET COVERAGE	100%	SPRGL2101012
Certain Lloyd's Underwriters under Contract No. B0713PRPNA2502069 - Section A, led by Hiscox HIS 033 as arranged by Lockton Companies LLP	SECTION I - PROPERTY	2.5%	BFLSPW0001
Certain Lloyd's Underwriters under Contract No. B123024BFL1460, led by Brace Consortium 4854 on behalf Lloyds Syndicate Beat 4242, as arranged by Amwins Global Risks Limited	SECTION I - PROPERTY	5%	BFLSPW0001
Certain Lloyd's Underwriters led by Carbon Syndicate 4747 under Contract No. B1222AC0011B24A00 through TSW Management Services Inc.	SECTION I.I - a. EXCESS PROPERTY - Excess Property Extensions & Excess Extended Replacement Cost	100%	
Chubb Insurance Company of Canada	SECTION I - PROPERTY	5%	BFLSPW0001
Chubb Life Insurance Company of Canada	SECTION VIII - VOLUNTEER ACCIDENT	100%	50078301 (Policy)
Definity Insurance Company	SECTION I - PROPERTY	5%	BFLSPW0001
Echelon Insurance	SECTION I - PROPERTY	20%	BFLSPW0001
Great American Insurance Group	SECTION IV - CONDOMINIUM DIRECTORS & OFFICERS LIABILITY	100%	D51100C
Intact Insurance Company of Canada	SECTION VI - EQUIPMENT BREAKDOWN	100%	
Starr Insurance & Reinsurance Limited	SECTION I - PROPERTY	17.5%	BFLSPW0001
Tokio Marine Canada Ltd.	SECTION I - PROPERTY	5%	BFLSPW0001
Trisura Guarantee Insurance Company (T25A)	SECTION I - PROPERTY	20%	BFLSPW0001
Zurich Insurance Company Ltd	SECTION II - CRIME SECTION III - COMMERCIAL GENERAL LIABILITY SECTION V - BLANKET GLASS - Includes Lobby Glass SECTION VII - POLLUTION LIABILITY	100% 100% 100% 100%	
Zurich Insurance Company Ltd as arranged by Boxx Insurance Inc.	SECTION XII - CYBER, DATA & PRIVACY	100%	

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



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**This Certificate is not valid unless countersigned by an Authorized Representative of the Insurer(s).**

**AUTHORIZED BY:**

**BFL CANADA Risk and Insurance Services Inc.**

GARETH MCDONNELL

NAME OF AUTHORIZED REPRESENTATIVE



AUTHORIZED REPRESENTATIVE

DILAIR CHATHA

NAME OF COUNTERSIGNED AUTHORIZED REPRESENTATIVE



COUNTERSIGNED AUTHORIZED REPRESENTATIVE

Date: April 2, 2025