



BFL CANADA Insurance Services Inc.
 1177 West Hastings Street, Suite 200
 Vancouver, British Columbia V6E 2K3
 Tel.: (604) 669-9600
 Fax: (604) 683-9316
 Toll Free: 1-866-669-9602

CERTIFICATE OF INSURANCE

Previous Policy No. BFL04LMS0712

Renewal Policy No. BFL04LMS0712

NAMED INSURED The Owners, Strata Plan LMS712, acting on their own behalf or as a Strata Corporation
MAILING ADDRESS Vancouver Condominium Services Ltd. (As Property Manager)
POLICY PERIOD 400 - 1281 West Georgia Street, Vancouver, BC V6E 3J7
 From: December 31, 2010 To: December 31, 2011
INSURED LOCATION 12:01 a.m. standard time at the location of the premises as to each of the said dates
 1500 Hornby Street, Vancouver, BC V6Z 2R1
 1501 Howe Street, Vancouver, BC V6Z 2P8
 888 Beach Avenue, Vancouver, BC V6Z 2P9
CONSTRUCTION 888 BEACH
OCCUPIED BY INSURED AS Fire-Resistive 37/24/9 Storeys 3 + Townhouse Buildings
 256 Residential Units 4 Commercial Units

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

	DEDUCTIBLE	LIMIT
SECTION I - PROPERTY (Revision date Aug 24, 2006 /RB)		
A. All Property - All Risks, Blanket By-Laws, 90% Co-Insurance, Replacement Cost, Earthquake and Flood limit in the annual aggregate not to exceed 110% of policy limit.		\$ 95,079,100
All Risks		
Sewer Backup Damage	\$ 2,500	
Water Damage	\$ 15,000	
Earthquake Damage	\$ 15,000	
Flood Damage	% 10	
Lock & Key	\$ 10,000	
B. Business Interruption (Gross Rents), 100% Co-Insurance, Indemnity Period (Months): N/A	\$ 250	\$ 10,000 Not Covered
SECTION II - CRIME (Form 500000-05, Rev. Jan 2000)		
I. Comprehensive Dishonesty, Disappearance and Destruction - Form A	Nil	\$ 10,000
II. Loss Inside the Premises	Nil	\$ 5,000
III. Loss Outside the Premises	Nil	\$ 5,000
IV. Money Orders and Counterfeit Paper Currency	Nil	\$ 5,000
V. Depositors Forgery	Nil	\$ 5,000
SECTION III - COMMERCIAL GENERAL LIABILITY (Form 000102, Rev. Nov 2005)		
A. Bodily Injury & Property Damage Liability - Per Occurrence	\$ 500	\$ 10,000,000
General Aggregate Limit - Aggregate	\$ 500	\$ 10,000,000
Products and Completed Operations - Aggregate	\$ 500	\$ 10,000,000
B. Personal and Advertising Injury Liability - Per Occurrence		\$ 10,000,000
C. Medical Payments - Any One Person		\$ 5,000
Medical Payments - Per Occurrence		\$ 25,000
D. Tenants Legal Liability		\$ 500,000
Non-Owned Automobile Endorsement SPF #6 - Form 335002-02 - Per Occurrence		\$ 10,000,000
Contractual Liability Endorsement SEF #96 - Form 335100-01 - Per Occurrence		\$ 10,000,000
Excluding Long Term Leased Vehicle Endorsement SEF #99 - Form 335300-02 - Per Occurrence	\$ 500	\$ 10,000,000
Limited Pollution Liability Coverage Endorsement - Aggregate		\$ 1,000,000
Employee Benefit Liability - Form 000200 - Aggregate	\$ 500	\$ 1,000,000
SECTION IV - CONDOMINIUM DIRECTORS & OFFICERS LIABILITY		
Claims Made Form (Including Property Manager)		Nil \$ 5,000,000
SECTION V - EXTERIOR GLASS (Form 820000-02, Rev. Nov 1998)		
Residential	\$ 500	Blanket
Commercial	\$ 500	

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

SUBSCRIPTION

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

BFL CANADA Insurance Services Inc.

E. & O.E.
 Date: December 8, 2010

Melanie Umavong
 AUTHORIZED REPRESENTATIVE



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INSURING AGREEMENT		DEDUCTIBLE	LIMIT
SECTION VI - EQUIPMENT BREAKDOWN			
Per Occurrence Maximum Limit of Loss		\$ 1,000	\$ 95,079,100
Time Element Limit: Loss of Profits - Rents, Indemnity Period (Months): N/A		24 Hour Waiting Period	Not Covered
Extra Expenses - Rents, Indemnity Period (Months): N/A			\$ 250,000
A. Objects Insured - objects as described and defined under Form 6307. Excluding Production Machines			
B. Direct Damage including Repair or Replacement, 110% Margin Percentage.		\$ 1,000	
Extensions of Coverage:			
- Ammonia Contamination			\$ 100,000
- By-Laws			\$ 500,000
- Civil Authority			30 Days
- Contingent Business Income Loss			\$ 100,000
- Debris Removal			\$ 100,000
- Decontamination Expense (Subject to Aggregate)			\$ 100,000
- Expediting Expenses			\$ 250,000
- Newly Acquired Equipment			\$ 1,000,000
- Proof of Loss/Claims Preparation Costs			\$ 100,000
- Service Interruption		24 Hour Waiting Period	\$ 50,000
- Water Damage		\$ 1,000	\$ 100,000
- Spoilage			\$ 25,000
SECTION VII - POLLUTION LIABILITY - Claims Made Form			
Limit of Liability - Each Loss, Remediation Expense or Legal Defense Expense		\$ 25,000	\$ 1,000,000
Aggregate			\$ 3,000,000
SECTION VIII - VOLUNTEER ACCIDENT			
Principal Sum		See Policy Wording	\$ 200,000
LOSS IF ANY PAYABLE TO:		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)	
TOTAL PREMIUM			\$ 404,333.00

LIST OF INSURERS

Insurance Company	Section	Participation %	Master Wording No.
Aviva Insurance Company of Canada	CRIME	100%	
	COMMERCIAL GENERAL LIABILITY	100%	
	EXTERIOR GLASS	100%	
AXA Assurances Inc.	VOLUNTEER ACCIDENT	100%	9224573 (Policy)
AXA Pacific Insurance Company	PROPERTY	20%	BFLSPW001
Economical Mutual Insurance Company	PROPERTY	20%	BFLSPW001
Great American Insurance Group	CONDOMINIUM DIRECTORS & OFFICERS LIABILITY	100%	D14100
Zurich Insurance Company Ltd	PROPERTY	60%	BFLSPW001
	EQUIPMENT BREAKDOWN	100%	8702682 (Policy)
	POLLUTION LIABILITY	100%	8706116 (Policy)