BFL CANADA Risk and Insurance Services Inc.
9440 202nd Street, Suite 100
Langley, British Columbia, V1M 4A6

Tel.: 604-669-9600
Fax: 604-683-9316
Toll Free: 1-866-669-9602

Strata PROTECT — SUMMARY OF COVERAGES

Named Insured	The Owners, Strata Plan LMS4529, acting on their own behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners
Project Name	CYPRESS RIDGE
Property Manager	Davin Management Ltd.
Policy Period	October 31, 2026 to October 31, 2027
Policy Number	BFL04LMS4529
Insured Location(s)	11860 River Road, Surrey, BC V3V 2V7

INSURING AGREEMENT

PROPERTY (Appraisal Date: November 1, 2026)	**DEDUCTIBLE**	**LIMIT**
All Property, Blanket By-Laws.		$29,148,000
150% Extended Replacement Cost ("ERC")		Included
Total Available Limit Including 150% Extended Replacement Cost		$43,722,000
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	$10,000	
Sewer Backup	$25,000	
Water Damage	$25,000	
Earthquake Annual Aggregate (excluding 150% ERC)	10% (minimum $100,000)	$29,148,000
150% Extended Replacement Cost – Earthquake Annual Aggregate		Included
Earthquake Annual Aggregate (including 150% ERC)		$43,722,000
Flood Annual Aggregate (excluding 150% ERC)	$25,000	$29,148,000
150% Extended Replacement Cost – Flood Annual Aggregate		Included
Flood Annual Aggregate (including 150% ERC)		$43,722,000
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

E. & O.E.

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BLANKET GLASS - Includes Lobby Glass	DEDUCTIBLE	LIMIT
Residential	$250	Blanket
Commercial	$500	
Canopy	$1,000	

EQUIPMENT BREAKDOWN	DEDUCTIBLE	LIMIT
Standard Comprehensive Form including Production Machines and Electronic Equipment	$1,000	$29,148,000
- 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

POLLUTION LIABILITY	DEDUCTIBLE	LIMIT
Each Event	$25,000	$1,000,000
Aggregate Policy Limit		$5,000,000

VOLUNTEER ACCIDENT	DEDUCTIBLE	LIMIT
Maximum Limit of Loss	See Policy Wordings	$2,000,000

LEGAL EXPENSES	DEDUCTIBLE	LIMIT
Any One Claim	Nil	$2,000,000
Annual Aggregate		$5,000,000
Endorsement A or Endorsement B shall apply in accordance with the terms, conditions and triggering provisions set out in the Policy wording.		

TERRORISM	DEDUCTIBLE	LIMIT
Per Occurrence.	$1,000	$1,000,000
Annual Aggregate		$1,000,000

CYBER, DATA & PRIVACY	DEDUCTIBLE	LIMIT
Aggregate Policy Limit of Liability		$60,000,000
Aggregate Certificate Limit of Liability		$500,000
LIABILITY COVERAGES		
A.1. Security Liability Coverage, A.2. Privacy Liability Coverage, and A.3. Regulatory Proceedings Coverage only, each Claim / Aggregate each 'Named Certificate Holder'	$5,000	$500,000
FIRST PARTY COVERAGES		
B.1. Breach Costs Coverage, B.2. Cyber Extortion Coverage, and B.3. Digital Asset Replacement Expense Coverage only, each Claim / Aggregate each 'Named Certificate Holder'	$5,000	$250,000
B.4. Social Engineering Funds Transfer Fraud Event Coverage, and B.5. Social Engineering Funds Held in Trust Coverage only, each Claim / Aggregate each 'Named Certificate Holder'	$5,000	$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.

E. & O.E.