



SUMMARY OF COVERAGES

Named Insured	The Owners, Strata Plan KAS3589, acting on their own behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners
Project Name	WATERSCAPES - HERONS I & II & OSPREY I & II & Skye Tower
Property Manager	Associated Property Management (2001) Ltd.
Policy Period	January 19, 2025 to February 28, 2026
Policy Number	BFL04KAS3589
Insured Location(s)	1089 Sunset Drive, Kelowna, BC V1Y 9Z3, 1075 Sunset Drive, Kelowna, BC V1Y 9Y9, 1093 Sunset Drive, Kelowna, BC V1Y 9Z4, 1123, 1129, 1133, 1139 Sunset Drive, Kelowna, BC V1Y 9Z5, 1083 Sunset Drive, Kelowna, BC V1Y 9Z1, 1099 Sunset Drive, Kelowna, BC V1Y 9Z2

INSURING AGREEMENT



PROPERTY (Appraisal Date: January 19, 2025)	DEDUCTIBLE	LIMIT
All Property, Stated Amount Co-Insurance, Replacement Cost, Blanket By-Laws.		\$210,077,800
Contents - Equipment		\$250,000
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	\$100,000	
All Risks with respect to 1099 Sunset Drive	\$1,000,000	
Sewer Backup	\$250,000	
Sewer Backup with respect to 1099 Sunset Drive	\$1,000,000	
Water Damage	\$250,000	
Water Damage with respect to 1099 Sunset Drive	\$1,000,000	
Earthquake (Annual Aggregate)	10% (minimum \$100,000)	100% of the Policy Limit
Flood (Annual Aggregate)	\$250,000	100% of the Policy Limit
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	\$1,000,000
Broad Form Money and Securities	Nil	\$10,000










COMMERCIAL GENERAL LIABILITY	DEDUCTIBLE	LIMIT
Bodily Injury & Property Damage	\$2,500	\$30,000,000
Non-Owned Automobile	\$2,500	\$30,000,000
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	\$20,000,000
Privacy Event Expenses	Nil	Not Applicable
Cyber Liability	Nil	Not Applicable

INSURING AGREEMENT

	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	\$5,000	\$210,327,800
	- 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
	- 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 Shared
	Aggregate Policy Limit		\$20,000,000 Shared
	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
	TERRORISM	DEDUCTIBLE	LIMIT
	Per Occurrence.	\$1,000	\$1,000,000
	Annual Aggregate		\$1,000,000
	CYBER, DATA & PRIVACY	DEDUCTIBLE	LIMIT
	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

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.