

February 27, 2015

**MINUTES OF THE ANNUAL GENERAL MEETING
STRATA PLAN LMS 879 - RIVERPOINTE
Held on February 24, 2015 at 7:00 PM
in the Lounge of the Capilano Building (15150)
108th Avenue, Surrey, BC**

A. CALL TO ORDER / WELCOME / DETERMINATION OF A QUORUM

The meeting was called to order at 7:00 PM. A total of 43 units were represented: 7 proxies and 34 in person which does not constitute a quorum under the Strata Property Act. The meeting was adjourned for half an hour as per the bylaws. The meeting to take place at 7:30 PM.

The meeting was called to order again at 7:30 PM.

B. CALLING THE ROLL / CERTIFICATION OF PROXIES

There were 42 owners present, 7 proxies for a total of 49 units represented. As per the bylaws, the meeting was allowed to proceed.

C. FILING PROOF OF NOTICE OF MEETING

There were no objections to the Notice of the Meeting, dated January 21, 2015 in that it had been provided as per the requirements of The Strata Property Act of British Columbia. This Notice will be filed with the Corporation's records.

D. APPROVAL OF AGENDA

IT WAS MOVED by Unit 114 (15130), **AND SECONDED** by Unit 103 (15150), to approve the meeting Agenda as circulated.

E. ADOPTION OF THE MINUTES OF THE PREVIOUS GENERAL MEETING

IT WAS MOVED by Unit 302 (15150), **AND SECONDED** by Unit 114 (15130), to adopt the minutes of the Annual General Meeting held February 25, 2014 as circulated to the Owners. The vote was called by a show of voting cards and the **MOTION CARRIED**.

F. COUNCIL'S REPORT – The Council Report was given on behalf of the Council by, Council President, John Samus. He gave a quick overview of the work done over the fiscal year. The roof replacement was complete and on budget. Completion Certificates and warranties are in place. Chimney repairs as required have been completed on all buildings. These were considered emergency repairs in addition to the roof replacement. Also discussed were tenancy issues and landlord/tenant recommendations, pet issues, general cleaning, additional tree work and security. Information regarding upgrades and changes in garbage pick-up coming from garbage contractors and Metro Vancouver will be forwarded to owners once received.

G. INSURANCE COVERAGE

1. **Insurance Report** - The Strata Property Act requires that the insurance carried on the common property of the Strata Corporation be identified at the Annual General Meeting. A copy of the Summary of Coverages for June 1, 2014 to June 1, 2015 was included with the Notice to the Annual General Meeting, and is also attached to these minutes. The property is insured for \$50,166,000 for a premium of \$115,366.

2. **Owners Personal Homeowner's Insurance** - Owners are reminded that the Strata Corporation's insurance policy does not cover personal belongings nor improvements which may have been made to the strata lot since originally built. Owners who have made improvements to their strata lots, such as flooring upgrades, appliance upgrades, cabinet upgrades, or the installation of other fixtures or chattels, must ensure that all of these are reported to their homeowner insurers, and that they have coverage to allow for these improvements to be restored in case of a major loss. Owners are also responsible to ensure that they obtain insurance for their personal belongings as well as for personal liability in case of a civil lawsuit against them.

Should there be an insurance claim as a result of a failed washing machine hose within the unit, for example, the claim would be paid by the Strata Corporation's insurance. However since it is the owner's responsibility to repair and maintain their strata lot, the Strata Council may charge the deductible portion back to the individual homeowner. **The deductible for water damage is \$10,000 but is subject to change.** The deductible under the Strata Corporation's insurance in case of an earthquake would be 10% of the appraised value of the Strata Corporation. Coverage is available through most insurance companies to cover all, or a portion of the Strata Corporation deductible (which can be a significant amount) to the level of their homeowner's insurance deductible. A number of homeowner insurance policies do not provide this coverage as a matter of course, and this should be specifically requested.

Council recommends that owners provide the Summary of Insurance, attached, to their personal insurance broker for their unit, so that they are aware of any changes to the Strata Corporation's insurance coverage.

H. **FINANCIAL REPORTS**

The Financial Report was presented by Council Treasurer, Bill McKinnon.

1. **Year End Financial Statements to December 31, 2014** – The financial statements for the year ended December 31, 2014 were discussed in detail. The balance sheet and income statement were included in the Notice for the Annual General Meeting which was circulated to all the Owners. The income was \$893,505.75 and expenditures were \$841,754.51 resulting in a surplus of \$51,751.24. During discussion it was noted that the emergency withdrawal from the Contingency Reserve Fund for chimney repair work during the roof replacement was carried out. This was noted on the balance sheet.
2. **Budget - 2015 Fiscal Year** – The Treasurer reviewed the proposed operating budget in the amount of \$919,747.

IT WAS MOVED by Unit 318 (15150), **AND SECONDED** by Unit 214 (15110), to adopt the year-end financial statements and the 2015 proposed budget.

After discussion, questions and answers the vote was called by a show of voting cards and the **MOTION CARRIED**. The maintenance fees will remain the same as the last fiscal year.

3. **Proposed Strata Fees** – As the proposed Operating Budget for 2015 was approved, the strata fees will be as included with the notice to the meeting as Appendix E. It is a requirement of the Strata Property Act to show the contribution to the Operating Fund and the contribution to the Contingency Reserve Fund separately per month. Owners pay the amount in the last column 'Monthly Strata

- Fees'. A copy of the Strata Fee Schedule is also attached to these minutes.
- Owners who submit post-dated cheques should make out a series of cheques payable to 'STRATA PLAN LMS 879 IN TRUST' and mail them to the offices of
Hugh & McKinnon Realty Ltd., Strata Agents
14007 – 16th Avenue
Surrey, BC V4A 1P9
 - The strata fees remain the same as last year.
 - Owners utilizing the pre-authorized payment plan need not make any amendments. The fees will continue to be withdrawn at the same rate.

I. OTHER BUSINESS

The following items were discussed:

- The general new business discussion was discussed under Council Reports.
- A few minor maintenance issues were discussed.
- Security upgrades were discussed.
- If you wish to have your minutes and notices received by email, please complete the attached form.

J. NOMINATIONS AND ELECTION FOR 2014 STRATA COUNCIL

It was explained that in accordance with the terms of the Strata Property Act, the current Council Members were obliged to resign at the end of this meeting, but they are eligible for re-election. Nominations were called for and the following Owners allowed their name to stand:

Gary Gallant – 214 (15110)	Karen Goodman – 201 (15120)
Linda Heffernan – 310 (15120)	Travis Kraft – 207 (15110)
Elaine May - 114 (15130)	Janice McDonald – 205 (15130)
Bill McKinnon – 301 (15160)	John Samus – 319 (15110)
Peter Vardon – 103 (15150)	Debbie VanderWay – 108 (15130)

No further nominations were received and the floor was closed for nominations. **IT WAS MOVED** by Unit 114 (15110), **AND SECONDED** by Unit 103 (15130), that the first nine owners be elected to Council, and Debbie Vanderway would be accepted as an alternate Council Member. After discussion on procedures, the vote was called and the **MOTION CARRIED** unanimously.

L. ADJOURNMENT

There being no further business to discuss, **IT WAS MOVED** by Unit 114 (15130), **AND SECONDED** by Unit 103 (15130), to adjourn the meeting at 9:30 PM. **MOTION CARRIED.**

Compiled by: Carl Sloback, Strata Agent
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STRATA PLAN LMS 879 - RIVERPOINTE					
APPROVED STRATA FEES					
JANUARY 1, 2015 - DECEMBER 31, 2015					
PHASE 1 - CAPILANO, 15150					
UNIT	STRATA LOT	UNIT ENTITLEMENT	OPERATING FUND	RESERVE FUND	MONTHLY STRATA FEES
101	18	950	\$235.78	\$46.90	\$282.68
102	17	964	239.25	47.59	286.84
103	16	959	238.01	47.34	285.35
104	15	911	226.10	44.97	271.07
105	14	916	227.34	45.22	272.56
106	13	965	239.50	47.64	287.14
107	12	933	231.56	46.06	277.62
108	11	626	155.36	30.91	186.27
109	10	657	163.06	32.43	195.49
110	9	653	162.07	32.23	194.30
111	8	904	224.36	44.63	268.99
112	7	933	231.56	46.06	277.62
113	6	877	217.66	43.30	260.96
114	5	869	215.67	42.90	258.57
115	4	918	227.84	45.32	273.16
116	3	622	154.37	30.71	185.08
117	2	905	224.61	44.68	269.29
118	1	960	238.26	47.39	285.65
201	36	948	235.28	46.80	282.08
202	35	964	239.25	47.59	286.84
203	34	1,036	257.12	51.15	308.27
204	33	911	226.10	44.97	271.07
205	32	916	227.34	45.22	272.56
206	31	966	239.75	47.69	287.44
207	30	933	231.56	46.06	277.62
208	29	626	155.36	30.91	186.27
209	28	657	163.06	32.43	195.49
210	27	653	162.07	32.23	194.30
211	26	904	224.36	44.63	268.99
212	25	933	231.56	46.06	277.62
213	24	964	239.25	47.59	286.84
214	23	1,037	257.37	51.19	308.56
215	22	918	227.84	45.32	273.16
216	21	622	154.37	30.71	185.08
217	20	905	224.61	44.68	269.29
218	19	960	238.26	47.39	285.65
301	54	961	238.51	47.44	285.95
302	53	964	239.25	47.59	286.84
303	52	1,067	264.82	52.67	317.49
304	51	911	226.10	44.97	271.07
305	50	916	227.34	45.22	272.56
306	49	965	239.50	47.64	287.14
307	48	933	231.56	46.06	277.62
308	47	626	155.36	30.91	186.27

UNIT	STRATA LOT	UNIT ENTITLEMENT	OPERATING FUND	RESERVE FUND	MONTHLY STRATA FEES
309	46	657	163.06	32.43	195.49
310	45	653	162.07	32.23	194.30
311	44	904	224.36	44.63	268.99
312	43	933	231.56	46.06	277.62
313	42	964	239.25	47.59	286.84
314	41	1,067	264.82	52.67	317.49
315	40	929	230.57	45.86	276.43
316	39	622	154.37	30.71	185.08
317	38	905	224.61	44.68	269.29
318	37	960	238.26	47.39	285.65
		47,312	\$11,742.24	\$2,335.65	\$14,077.89
PHASE 2 - HARRISON, 15140					
101	69	1,010	\$250.67	\$49.86	\$300.53
102	68	863	214.19	42.60	256.79
103	67	647	160.58	31.94	192.52
104	66	948	235.28	46.80	282.08
105	65	977	242.48	48.23	290.71
106	64	970	240.74	47.89	288.63
107	63	925	229.57	45.67	275.24
108	62	647	160.58	31.94	192.52
109	61	1,011	250.92	49.91	300.83
110	60	927	230.07	45.76	275.83
111	59	948	235.28	46.80	282.08
112	58	925	229.57	45.67	275.24
113	57	969	240.49	47.84	288.33
114	56	978	242.73	48.28	291.01
115	55	948	235.28	46.80	282.08
201	85	671	166.53	33.13	199.66
202	84	701	173.98	34.61	208.59
203	83	863	214.19	42.60	256.79
204	82	647	160.58	31.94	192.52
205	81	948	235.28	46.80	282.08
206	80	977	242.48	48.23	290.71
207	79	1,084	269.03	53.52	322.55
208	78	926	229.82	45.72	275.54
209	77	647	160.58	31.94	192.52
210	76	1,011	250.92	49.91	300.83
211	75	927	230.07	45.76	275.83
212	74	948	235.28	46.80	282.08
213	73	926	229.82	45.72	275.54
214	72	1,086	269.53	53.61	323.14
215	71	978	242.73	48.28	291.01
216	70	947	235.03	46.75	281.78
301	101	671	166.53	33.13	199.66
302	100	701	173.98	34.61	208.59
303	99	864	214.43	42.66	257.09
304	98	647	160.58	31.94	192.52
305	97	948	235.28	46.80	282.08
306	96	977	242.48	48.23	290.71

UNIT	STRATA LOT	UNIT ENTITLEMENT	OPERATING FUND	RESERVE FUND	MONTHLY STRATA FEES
307	95	1,094	271.52	54.00	325.52
308	94	926	229.82	45.72	275.54
309	93	647	160.58	31.94	192.52
310	92	1,011	250.92	49.91	300.83
311	91	927	230.07	45.76	275.83
312	90	948	235.28	46.80	282.08
313	89	926	229.82	45.72	275.54
314	88	1,095	271.76	54.06	325.82
315	87	977	242.48	48.23	290.71
316	86	947	235.03	46.75	281.78
		42,286.00	\$10,494.84	\$2,087.57	\$12,582.41
PHASE 3 - FRASER, 15120					
101	102	1,098	\$272.51	\$54.20	\$326.71
102	103	980	243.22	48.38	291.60
103	104	672	166.78	33.18	199.96
104	105	704	174.72	34.76	209.48
105	106	1,094	271.52	54.00	325.52
106	107	702	174.23	34.65	208.88
107	108	670	166.29	33.07	199.36
108	109	981	243.47	48.43	291.90
109	110	1,033	256.38	50.99	307.37
201	111	1,100	273.01	54.30	327.31
202	112	984	244.22	48.57	292.79
203	113	672	166.78	33.18	199.96
204	114	703	174.48	34.70	209.18
205	115	1,094	271.52	54.00	325.52
206	116	701	173.98	34.61	208.59
207	117	670	166.29	33.07	199.36
208	118	981	243.47	48.43	291.90
209	119	1,032	256.13	50.95	307.08
210	120	932	231.31	46.01	277.32
301	121	1,100	273.01	54.30	327.31
302	122	984	244.22	48.57	292.79
303	123	672	166.78	33.18	199.96
304	124	704	174.72	34.76	209.48
305	125	1,094	271.52	54.00	325.52
306	126	701	173.98	34.61	208.59
307	127	670	166.29	33.07	199.36
308	128	981	243.47	48.43	291.90
309	129	1,032	256.13	50.95	307.08
310	130	930	230.81	45.92	276.73
		25,671	\$6,371.24	\$1,267.27	\$7,638.51
PHASE 4 - MacKENZIE, 15130					
101	131	702	\$174.23	\$34.65	\$208.88
102	132	701	173.98	34.61	208.59
103	133	920	228.33	45.42	273.75
104	134	950	235.78	46.90	282.68
105	135	977	242.48	48.23	290.71

UNIT	STRATA LOT	UNIT ENTITLEMENT	OPERATING FUND	RESERVE FUND	MONTHLY STRATA FEES
106	136	974	241.73	48.09	289.82
107	137	945	234.54	46.65	281.19
108	138	942	233.79	46.51	280.30
109	139	701	173.98	34.61	208.59
110	140	699	173.48	34.51	207.99
111	141	930	230.81	45.92	276.73
112	142	944	234.29	46.60	280.89
113	143	969	240.49	47.84	288.33
114	144	977	242.48	48.23	290.71
115	145	949	235.53	46.85	282.38
201	146	702	174.23	34.65	208.88
202	147	701	173.98	34.61	208.59
203	148	920	228.33	45.42	273.75
204	149	950	235.78	46.90	282.68
205	150	977	242.48	48.23	290.71
206	151	1,049	260.35	51.78	312.13
207	152	945	234.54	46.65	281.19
208	153	942	233.79	46.51	280.30
209	154	701	173.98	34.61	208.59
210	155	699	173.48	34.51	207.99
211	156	930	230.81	45.92	276.73
212	157	945	234.54	46.65	281.19
213	158	1,086	269.53	53.61	323.14
214	159	977	242.48	48.23	290.71
215	160	947	235.03	46.75	281.78
216	161	917	227.59	45.27	272.86
301	162	702	174.23	34.65	208.88
302	163	701	173.98	34.61	208.59
303	164	920	228.33	45.42	273.75
304	165	950	235.78	46.90	282.68
305	166	977	242.48	48.23	290.71
306	167	1,049	260.35	51.78	312.13
307	168	945	234.54	46.65	281.19
308	169	942	233.79	46.51	280.30
309	170	701	173.98	34.61	208.59
310	171	699	173.48	34.51	207.99
311	172	930	230.81	45.92	276.73
312	173	945	234.54	46.65	281.19
313	174	1,096	272.01	54.11	326.12
314	175	977	242.48	48.23	290.71
315	176	949	235.53	46.85	282.38
316	177	939	233.05	46.35	279.40
		42,090	\$10,446.20	\$2,077.90	\$12,524.10

UNIT	STRATA LOT	UNIT ENTITLEMENT	OPERATING FUND	RESERVE FUND	MONTHLY STRATA FEES
PHASE 5 - THOMPSON, 15110					
101	178	945	\$234.54	\$46.65	\$281.19
102	179	645	160.08	31.84	191.92
103	180	645	160.08	31.84	191.92
104	181	950	235.78	46.90	282.68
105	182	977	242.48	48.23	290.71
106	183	977	242.48	48.23	290.71
107	184	947	235.03	46.75	281.78
108	185	921	228.58	45.47	274.05
109	186	946	234.78	46.71	281.49
110	187	639	158.59	31.55	190.14
111	188	671	166.53	33.13	199.66
112	189	670	166.29	33.07	199.36
113	190	921	228.58	45.47	274.05
114	191	948	235.28	46.80	282.08
115	192	977	242.48	48.23	290.71
116	193	977	242.48	48.23	290.71
117	194	950	235.78	46.90	282.68
118	195	644	159.83	31.80	191.63
119	196	645	160.08	31.84	191.92
120	197	945	234.54	46.65	281.19
201	198	945	234.54	46.65	281.19
202	199	645	160.08	31.84	191.92
203	200	645	160.08	31.84	191.92
204	201	950	235.78	46.90	282.68
205	202	977	242.48	48.23	290.71
206	203	1,092	271.02	53.91	324.93
207	204	948	235.28	46.80	282.08
208	205	921	228.58	45.47	274.05
209	206	946	234.78	46.71	281.49
210	207	639	158.59	31.55	190.14
211	208	671	166.53	33.13	199.66
212	209	670	166.29	33.07	199.36
213	210	921	228.58	45.47	274.05
214	211	948	235.28	46.80	282.08
215	212	1,092	271.02	53.91	324.93
216	213	977	242.48	48.23	290.71
217	214	950	235.78	46.90	282.68
218	215	644	159.83	31.80	191.63
219	216	645	160.08	31.84	191.92
220	217	945	234.54	46.65	281.19
301	218	945	234.54	46.65	281.19
302	219	645	160.08	31.84	191.92
303	220	645	160.08	31.84	191.92
304	221	950	235.78	46.90	282.68
305	222	977	242.48	48.23	290.71
306	223	1,102	273.50	54.41	327.91
307	224	948	235.28	46.80	282.08
308	225	921	228.58	45.47	274.05

UNIT	STRATA LOT	UNIT ENTITLEMENT	OPERATING FUND	RESERVE FUND	MONTHLY STRATA FEES
309	226	946	234.78	46.71	281.49
310	227	639	158.59	31.55	190.14
311	228	671	166.53	33.13	199.66
312	229	670	166.29	33.07	199.36
313	230	921	228.58	45.47	274.05
314	231	948	235.28	46.80	282.08
315	232	1,101	273.25	54.36	327.61
316	233	977	242.48	48.23	290.71
317	234	950	235.78	46.90	282.68
318	235	644	159.83	31.80	191.63
319	236	645	160.08	31.84	191.92
320	237	945	234.54	46.65	281.19
		51,301	\$12,732.24	\$2,532.64	\$15,264.88
PHASE 6 - SEYMOUR, 15160					
101	246	1,126	279.46	\$55.59	\$335.05
102	245	937	232.55	\$46.26	278.81
103	244	937	232.55	\$46.26	278.81
104	243	634	157.35	\$31.30	188.65
105	242	917	227.59	\$45.27	272.86
106	241	1,048	260.10	\$51.74	311.84
107	240	954	236.77	\$47.10	283.87
108	239	922	228.83	\$45.52	274.35
109	238	661	164.05	\$32.63	196.68
201	256	1,128	279.95	\$55.69	335.64
202	255	937	232.55	\$46.26	278.81
203	254	937	232.55	\$46.26	278.81
204	253	634	157.35	\$31.30	188.65
205	252	917	227.59	\$45.27	272.86
206	251	1,162	288.39	\$57.37	345.76
207	250	954	236.77	\$47.10	283.87
208	249	922	228.83	\$45.52	274.35
209	248	661	164.05	\$32.63	196.68
210	247	663	164.55	\$32.73	197.28
301	266	1,128	279.95	\$55.69	335.64
302	265	937	232.55	\$46.26	278.81
303	264	937	232.55	\$46.26	278.81
304	263	634	157.35	\$31.30	188.65
305	262	917	227.59	\$45.27	272.86
306	261	1,170	290.38	\$57.76	348.14
307	260	954	236.77	\$47.10	283.87
308	259	922	228.83	\$45.52	274.35
309	258	661	164.05	\$32.63	196.68
310	257	663	164.55	\$32.73	197.28
		25,974	\$6,446.40	\$1,282.32	\$7,728.72
Monthly		234,634	\$58,233.16	\$11,583.35	\$69,816.51
YEARLY TOTAL			\$698,797.92	\$139,000.20	\$837,798.12

**STRATA PLAN LMS 879, RIVERPOINTE
SENDING MINUTES & NOTICES BY EMAIL**

If you are in agreement with receiving minutes and notices via email, please give your authorization by completing the following:

Email Address: _____
Print clearly

Unit Number: _____

Owner's Signature

Owner's Signature

Print Name Clearly

Print Name Clearly

Please return the completed form to Hugh & McKinnon Realty, Ltd., Strata Agents, 14007 16th Avenue, Surrey, V4A 1P9; fax to 604-531-4624; or email to strata@hughmckinnon.com; or deposit into the Strata Council Mailbox.

Thank you,

Strata Council, Strata Plan LMS 879, Riverpointe



SUMMARY OF COVERAGES

Named Insured:	The Owners, Strata Plan LMS879, acting on their own behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners.	
Project Name:	RIVERPOINTE	
Property Manager:	Hugh & Mckinnon Realty Ltd.	Policy Period June 01, 2014 to June 01, 2015
Policy Number:	Coverages	Subscribers
BFL04LMS0879	PROPERTY BLANKET GLASS - Exterior CRIME COMMERCIAL GENERAL LIABILITY CONDOMINIUM DIRECTORS & OFFICERS LIABILITY EQUIPMENT BREAKDOWN POLLUTION LIABILITY VOLUNTEER ACCIDENT LEGAL EXPENSES TERRORISM PRIVACY BREACH EXPENSE	AIG Insurance Company of Canada Allianz Insurance Company Aviva Insurance Company of Canada Binding Authority B 0595 NAIH 0439 4013 underwritten by Certain Underwriters at Lloyds. Dominion of Canada Economical Mutual Insurance Company as arranged by Can-Sure Underwriting Ltd. Royal & Sun Alliance Insurance Company of Canada Aviva Insurance Company of Canada Aviva Insurance Company of Canada Aviva Insurance Company of Canada Great American Insurance Group Zurich Insurance Company Ltd Zurich Insurance Company Ltd SSQ Insurance Company Inc. DAS Legal Protection Insurance Company Limited Binding Authority B0713PRPNA1201175 underwritten by certain underwriters at Lloyd's Economical Mutual Insurance Company
Insured Locations:	15110, 15120, 15130, 15140, 15150, 15160 - 108 Avenue, Surrey, BC V3R 0T6	
Perils Insured:	All risks as defined subject to \$2,500.00 Deductible Except; \$10,000.00 Deductible Sewer Backup Damage; \$10,000.00 Deductible Water Damage; 10.00% Deductible Earthquake Damage; \$10,000.00 Deductible Flood Damage; \$250.00 Deductible Lock & Key; Stated Amount Co-Insurance, Replacement Cost, 110% Margin Clause; Blanket By-Laws; Data Exclusion; Terrorism Exclusion; Mould Exclusion.	
PROPERTY	\$ 50,166,000 \$ 10,000	All Property Lock & Key. Subject to \$250 deductible.
CRIME	\$ 25,000 \$ 10,000	Comprehensive Dishonesty, Disappearance and Destruction Broad Form Money and Securities
COMMERCIAL GENERAL LIABILITY	\$ 5,000,000 \$ 5,000,000 \$ 5,000,000 \$ 5,000,000 \$ 1,000,000	Bodily Injury & Property Damage. Subject to \$500 deductible. General Aggregate Limit. Subject to \$500 deductible. Products and Completed Operations. Subject to \$500 deductible. Non-Owned Automobile Limited Pollution Liability. Subject to \$500 deductible.
CONDOMINIUM DIRECTORS & OFFICERS LIABILITY	\$ 5,000,000	Claims Made Form (Including Property Manager).
BLANKET GLASS - Exterior	Blanket	Residential. Subject to \$100 deductible. Commercial. Subject to \$250 deductible.
EQUIPMENT BREAKDOWN	\$ 50,166,000 \$ 250,000	Per Occurrence Maximum Limit of Loss. Subject to \$1,000 deductible. Extra Expenses - Rents, Indemnity Period (Months): 0
POLLUTION LIABILITY	\$ 1,000,000 \$ 3,000,000	Pollution Liability. Subject to \$10,000 deductible. Aggregate Policy Limit
VOLUNTEER ACCIDENT	\$ 100,000	See Policy Wordings
LEGAL EXPENSES	\$ 300,000 \$ 1,500,000	Per Occurrence Maximum Limit of Loss. Annual Aggregate.
TERRORISM	\$ 250,000 \$ 250,000	Per Occurrence.. Subject to \$2,500 deductible. Aggregate.
PRIVACY BREACH EXPENSE	\$ 25,000 See Policy Wording	Per Incident Miscellaneous Property - Replacement Cost
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.		

TOTAL PREMIUM \$115,366