



NAVACORD[®]

Insurance Coverage Summary

Name of Insured: Owners of Strata Plan VIS2090
Risk Address: 9130 Granville Street, Port Hardy, BC
Insurer: Certain Underwriters at Lloyds of London
Policy Period: July 25, 2026 to July 25, 2027
Policy Number: LPC2300222
Broker: Joshua Ward EMAIL: joshua.ward@navacord.com

Coverages:

Property Coverages:

	<u>Limit of Insurance</u>	<u>Deductible</u>
Building(s): Broad Form, Replacement Cost, Stated Amount	\$19,865,000	\$5,000
Sewer Backup Extension	Included	\$25,000
Water Damage Extension	Included	\$25,000
Flood Extension	Included	\$25,000
Earthquake Extension	Included	10%/\$100k min.
Glass & Sign Extension	Included	\$250
Underground Services Extension	Included	\$5,000
Equipment Breakdown	\$19,865,000	\$1,000
Master Key Coverage Extension	\$10,000	\$250
Comprehensive 3D Crime Coverage	\$10,000	

Other extensions included: Building Inflation Protection, Blanket Building By-Laws Endorsement, \$25k Identity Theft Endorsement, \$25k Fire Department Service Charges, Automatic Fire Suppression System Recharge Expenses, \$25k Extended Pollution Cleanup Expense & more!

Commercial General Liability:

Each Occurrence Limit	\$10,000,000	\$2,500
Bodily Injury & Property Damage Liability – Per Occurrence	\$10,000,000	
Products & Completed Operations – Aggregate	\$10,000,000	
Personal Injury Liability	\$10,000,000	
Non-Owned Automobile Liability (SPF 6)	\$3,000,000	

Strata Directors & Officers Liability

\$5,000,000

Coverage Extensions:

Coverage:	Limit of Insurance:	Deductible:
Legal Expense:	\$150,000 Limit per Claim/\$500,000 Aggregate	*Excess \$500 – any one claim (not applicable to telephone legal advice)
Environmental Impairment Liability:	\$1,000,000	\$2,500
Cyber Liability:	\$100,000	\$2,500
Terrorism:	\$500,000	\$1,000

Volunteer Accident Coverage:

Accidental Death & Dismemberment: \$100,000	Weekly Accident Income (Loss of Wages): \$350 – Maximum 52 weeks
Miscellaneous Medical Expenses: \$5,000	Dental Injury: \$5,000

We hereby certify that insurance coverage, as noted herein, is in force as of the date of this certificate. The insurance provided is subject to the terms, conditions and exclusions of the applicable policy. This certificate is issued as a matter of information only, does not confer any rights on the holder and imposes no liability on the insurer. This coverage summary does not supersede the policy declaration.

For the purpose of the Insurance Companies Act (Canada) this document was issued in the course of Lloyds Underwriters' insurance business in Canada

This Policy Contains a Clause(s), Which May Limit The Amount Payable
Subject to: Statutory Conditions of the Province of BC & The Strata Property Act of British Columbia