



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

International Risk and Insurance Services

CERTIFICATE OF INSURANCE

Previous Policy No. BFL04LMS4050

Renewal Policy No. BFL04LMS4050

NAMED INSURED The Owners, Strata Plan LMS4050, acting on their own behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners.
MAILING ADDRESS Vancouver Condominium Services Ltd. (As Property Manager)
 #400 - 1281 West Georgia Street, Vancouver, BC V6E 3J7
POLICY PERIOD From: October 1, 2009 To: October 1, 2010
 12:01 a.m. standard time at the location of the premises as to each of the said dates
INSURED LOCATION 1351-1391 Richards Street, Vancouver, BC V6B 3G7
 501 Pacific Street, Vancouver, BC V6Z 2X6
CONSTRUCTION THE 501
 Fire Resistive 33 Storeys 1 Building
OCCUPIED BY INSURED AS 285 Residential Units 10 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, Stated Amount Co-Insurance, Limited Guaranteed Replacement Cost, Water Ingress Exclusion.		\$ 48,923,000
All Risks	\$ 2,500	
Sewer Backup Damage	\$ 10,000	
Water Damage	\$ 10,000	
Earthquake Damage	% 10	
Flood Damage	\$ 10,000	
Lock & Key	\$ 250	\$ 10,000
B. Business Interruption (Gross Rents), 100% Co-Insurance, Indemnity Period (Months): 12		\$ 60,000
SECTION II - CRIME (Form 500000-05, Rev. Jan 2000)		
Comprehensive Dishonesty, Disappearance and Destruction - Form A		\$ 10,000
Loss Inside the Premises		\$ 5,000
Loss Outside the Premises		\$ 5,000
Money Orders and Counterfeit Paper Currency		\$ 5,000
V. Depositors Forgery		\$ 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	\$ 500	\$ 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 #94 - Form 335100-01 - Per Occurrence	\$ 500	\$ 10,000,000
Excluding Long Term Leased Vehicle Endorsement SEF#99 - Form 335300-02 - Per Occurrence		\$ 10,000,000
Limited Pollution Liability Coverage Endorsement - Form 000114-02 - Aggregate	\$ 500	\$ 1,000,000
Employee Benefit Liability - Form 000200 - Aggregate		\$ 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	Blanket

SUBSCRIPTION

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

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

E. & O.E.
 Date: October 1, 2009

BFL CANADA Insurance Services Inc.
Melanie Macgregor
 AUTHORIZED REPRESENTATIVE



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International Risk and Insurance Services

INSURING AGREEMENT		DEDUCTIBLE	LIMIT
SECTION VI - EQUIPMENT BREAKDOWN			
Per Occurrence Maximum Limit of Loss		\$ 1,000	\$ 48,923,000
Time Element Limit: Loss of Profits - Rents, Indemnity Period (Months): 12		24 Hour Waiting Period	\$ 60,000
Extra Expenses - Rents, Indemnity Period (Months): 12			\$ 250,000
A. Objects Insured - objects as described an 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			\$ 2,000,000
SECTION VIII - VOLUNTEER ACCIDENT			
Principal Sum		N/A	Not Covered
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			\$ 54,965.00

LIST OF INSURERS			
Insurance Company	Section	Participation %	Master Policy No.
Aviva Insurance Company of Canada	PROPERTY	40.0%	BFL SPW001
	CRIME	100.0%	
	COMMERCIAL GENERAL LIABILITY	100.0%	
	EXTERIOR GLASS	100.0%	
AXA Pacific Insurance Company	PROPERTY	20.0%	BFL SPW001
Great American Insurance Group	CONDOMINIUM DIRECTORS & OFFICERS LIABILITY	100.0%	D14100
XL Insurance Company, Ltd. (Minimum and Retained)	POLLUTION LIABILITY	100.0%	PCN001725105
Zurich Insurance Company Ltd	PROPERTY	40.0%	BFL SPW001
	EQUIPMENT BREAKDOWN	100.0%	



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 1177 West Hastings Street, Suite 200
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 Tel.: (604) 669-9600
 Fax: (604) 683-9316
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International Risk and Insurance Services

CERTIFICATE OF INSURANCE

Previous Policy No. BFL04LMS4050

Renewal Policy No. BFL04LMS4050

NAMED INSURED The Owners, Strata Plan LMS4050, acting on their own behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners.
PROPERTY MANAGER Vancouver Condominium Services Ltd.
MAILING ADDRESS #400 - 1281 West Georgia Street, Vancouver, BC V6E 3J7
POLICY PERIOD From: October 1, 2008 To: October 1, 2009
 12:01 a.m. standard time at the location of the premises as to each of the said dates
INSURED LOCATION 501 Pacific Street, Vancouver, BC V5A 2P2
 1351-1391 Richards Street, Vancouver, BC V6Z 2X6
 THE 501
CONSTRUCTION Fire Resistive 33 Storeys 1 Building
OCCUPIED BY INSURED AS 285 Residential Units 10 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)		\$ 47,730,000
A. All Property - All Risks, Stated Amount Co-insurance, Guaranteed Replacement Cost, By-Laws, Water Ingress Exclusion		
All Risks	\$ 2,500	
Sewer Backup Damage	\$ 10,000	
Water Damage	\$ 10,000	
Earthquake Damage	% 10	
Flood Damage	\$ 10,000	
Lock & Key	\$ 250	\$ 10,000
B. Business Interruption (Gross Rents), Indemnity Period - 12 Months, 100% Co-insurance.		\$ 30,380
SECTION II - CRIME (Form 500000-05, Rev. Jan 2000.)		
I. Comprehensive Dishonesty, Disappearance and Destruction - Form A		\$ 10,000
II. Loss Inside the Premises		\$ 5,000
III. Loss Outside the Premises		\$ 5,000
IV. Money Orders and Counterfeit Paper Currency		\$ 5,000
V. Depositors Forgery		\$ 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
	Per Occurrence \$ 500	\$ 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 #94 - Form 335100-01	Per Occurrence \$ 500	\$ 10,000,000
Excluding Long Term Leased Vehicle Endorsement SEF #99 - Form 335300-02	Per Occurrence \$	\$ 10,000,000
Limited Pollution Liability Coverage Endorsement - Form 000114-02	Aggregate \$ 500	\$ 1,000,000
Employee Benefit Liability - Form 000200	Aggregate \$	\$ 1,000,000
SECTION IV - CONDOMINIUM DIRECTORS & OFFICERS LIABILITY		
Claims Made Form (Including Property Manager)	\$ Nil	\$ 5,000,000
SECTION V - GLASS (Form 820000-02, Rev. Nov 1998)		
Blanket Exterior Glass	Residential \$ 100	Blanket
	Commercial \$ 250	Blanket

SUBSCRIPTION

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

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

E. & O.E.

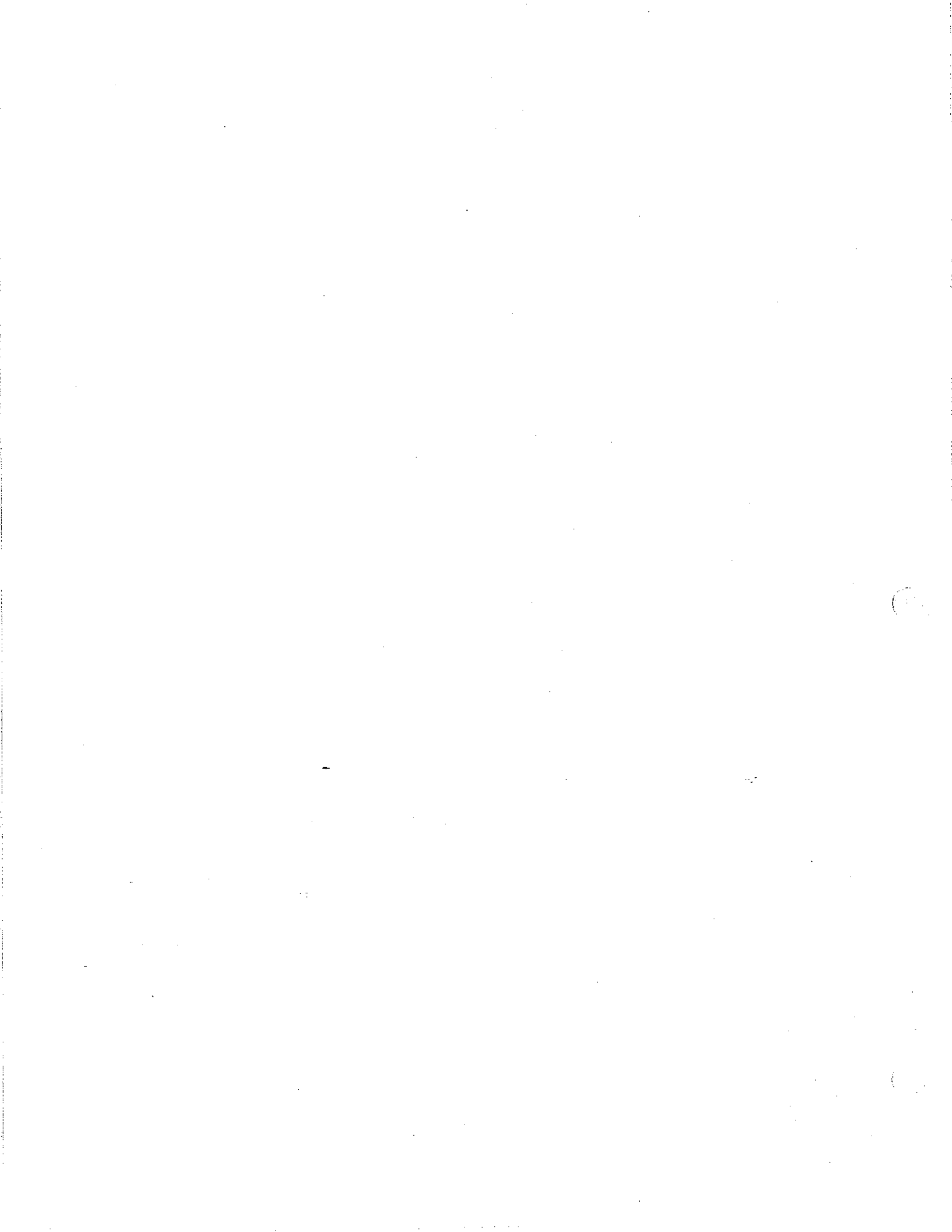
DATE: September 26, 2008

BFL CANADA Insurance Services Inc.

COPY

AUTHORIZED REPRESENTATIVE

BFL makes a difference





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INSURING AGREEMENT		DEDUCTIBLE	LIMIT
SECTION VI – EQUIPMENT BREAKDOWN (EBF 6307)			
Per Occurrence Maximum Limit of Loss:		\$ 1,000	\$ 47,730,000
Time Element Limit: Loss of Profits – Rents 12 Months Indemnity Period		24 Hour Waiting Period	\$ 30,380
Extra Expenses – Rents 12 Months Indemnity Period			\$ 250,000
A. Objects Insured – objects as described and defined under Form 6307. Excluding Production Machines		\$ 1,000	\$
B. Direct Damage including Repair or Replacement, 110% Margin Percentage.			\$ 100,000
Extensions of Coverage:			\$ 500,000
– Ammonia Contamination			\$ 30 days
– By-Laws			\$ 100,000
– Civil Authority			\$ 100,000
– Contingent Business Income Loss			\$ 100,000
– Debris Removal			\$ 100,000
– Decontamination Expense (Subject to Aggregate)			\$ 250,000
– Expediting Expenses			\$ 1,000,000
– Newly Acquired Equipment			\$ 100,000
– 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
\$2,000,000 Aggregate			
SECTION VIII – VOLUNTEER ACCIDENT		See Policy Wordings	\$ Not Covered
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:			\$ 56,069.00

LIST OF INSURERS				
Insurance Company	Section	Participation %	Master Policy Number	Premium \$
Aviva Insurance Company	Property	40%	BFL SPW001	
	Crime	100%		
	Commercial General Liability	100%		
	Glass	100%		
AXA Pacific Insurance Company	Property	20%	BFL SPW001	
Great American Insurance Group	Condominium Directors and Officers Liability	100%	014100	
XL Insurance Company, Ltd. (minimum and retained)	Pollution Liability	100%	PCN001725104	
Zurich Insurance Company	Property	40%	BFL SPW001	
	Equipment Breakdown	100%		

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