



BFL CANADA Risk and Insurance Services Inc.
340-1632 Dickson Avenue
Kelowna, British Columbia, V1Y 7T2

Tel.: 778-313-2000
Fax: 236-420-0060
Toll Free: 1-866-669-9602

SUMMARY OF COVERAGES

Named Insured	Aria Apartment Homeowners Corporation and Aria Apartments LP
Project Name	ARIA APARTMENTS
Property Manager	Coldwell Banker Horizon Realty
Policy Period	October 01, 2025 to October 01, 2026
Policy Number	BFL04APT00637
Insured Location(s)	3545 Carrington Road, West Kelowna, BC V4T 3A1, 3533 Carrington Road, West Kelowna, BC V4T 2Z9, 3521 Carrington Road, West Kelowna, BC V4T 2Z8

INSURING AGREEMENT



PROPERTY (Appraisal Date: July 1, 2024)	DEDUCTIBLE	LIMIT
All Property.		\$58,108,050
130% Extended Replacement Cost		Not Covered
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		
Miscellaneous Equipment - Toro and BOSS Equipment as outlined in Lease No. 001-843		\$24,610
All Risks	\$25,000	
Sewer Backup	\$100,000	
Water Damage	\$100,000	
Earthquake (Annual Aggregate)	10% (minimum \$100,000)	100% of the Policy Limit
Flood (Annual Aggregate)	\$100,000	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



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







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 EQUIPMENT BREAKDOWN	DEDUCTIBLE	LIMIT
Standard Comprehensive Form including Production Machines and Electronic Equipment	\$1,000	\$58,132,660
- 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
 TERRORISM	DEDUCTIBLE	LIMIT
Per Occurrence.	\$1,000	\$350,000
Annual Aggregate		\$350,000
 LEGAL EXPENSES	DEDUCTIBLE	LIMIT
Each Event	Nil	\$1,000,000
Annual Aggregate		\$5,000,000
 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

Golf Lease Inc. 3816 – 64 Avenue SE Calgary, Alberta T2C 2B4 but only with respect to the Toro and BOSS Equipment as outlined in Lease No. 001-843

Additional Insured

Ronald Michael Derrickson and the Westbank First Nation but only with respect to liability and property damage arising out of the operations of the Named Insured and the 'premises' as outlined in the Land Lease dated December 2005 between Ronald Michael Derrickson and Aria Apartments Limited Partnership.

This record sheet is intended for reference only. Please refer to your polic(ies) for complete details.