



INSURANCE CONFIDENCE TRUST

# BINDER OF INSURANCE

<b>BINDER NO. B -</b>	<b>5619</b>
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**INSURED:**

Strata Plan N46

**MAILING ADDRESS:**

911 Baker St ,  
Cranbrook, British Columbia  
VIC 1A4

**THIS BINDER IS TO CERTIFY THAT WE HAVE ARRANGED INSURANCE IN ACCORDANCE WITH THE FOLLOWING:**

**INSURER:**

Axa Pacific Insurance Company

**EFFECTIVE DATE:**

November 29, 2007

**TERM:**

12 Month(s)

**LOSS PAYABLE:**

None

(Subject to Standard Mortgage Clause)

**LOCATION(S)**

**INSURED:**

717 21st Avenue North, Cranbrook, British Columbia VIC 1H4  
& 2020 6<sup>th</sup> Steet North, Cranbrook, BC

**ESTIMATED PREMIUM:**

\$9,984.00

**THIS BINDER IS SUBJECT TO THE TERMS AND CONDITIONS OF THE POLICY THAT WILL BE ISSUED IN REPLACEMENT HEREOF. THIS BINDER WILL EXPIRE UPON POLICY ISSUANCE.**

**Dated: 10/04/2007**

**Falkins Insurance Group Ltd.**

AUTHORIZED SIGNATURE

# SCHEDULE OF COVERAGES

## PROPERTY

PROPERTY	Deductible	Limit	Premium
General Insuring Agreement & Conditions			included
All Property (All Risks)			included
Building	\$1,000	\$5,000,000	\$7,750
Flood	\$10,000		included
Earthquake	10% Min \$50,000	\$5,000,000	\$500
Sewer Back-Up & Water Damage	\$2,500	included	included
Replacement Cost			included
Stated amount co-insurance applies			included
Property located at any other location		\$10,000	included
Property in transit		\$10,000	included
Property located at any newly acquired locat.		\$500,000	included
Consequential loss provided on contents		included	included
Professional Fees		\$10,000	included
Plants, shrubs, etc.		\$25,000	included
Debris removal		included	included
Fire department service charges		\$50,000	included
Electronic data & word processing equipment		\$25,000	included
Accounts Receivable		\$25,000	included
Valuable Papers & Records		\$25,000	included
Brands and labels		\$25,000	included
Expediting Expense		\$25,000	included
Peak season - add'l 25% on contents		included	included
Deferred Sales		\$25,000	included
Installation Form		\$10,000	included
Arson Reward		\$5,000	included
Master Key		\$5,000	included
Fire Equipment Recharge		\$5,000	included
Cost of Preparing Proof of Loss		\$5,000	included
Home Office Extension		\$10,000	included
New Construction		\$100,000	included
Inflation protection			included
Data Exclusion - Property			included
Terrorism Exclusion - Property			included
Fungi & Fungal Derivatives Exclusion Property			included

## BUSINESS INTERRUPTION

BUSINESS INTERRUPTION	Deductible	Limit	Premium
Extra Expense		\$25,000	included
Interruption by Civil Authority		included	included

## CRIME

CRIME	Deductible	Limit	Premium
Money and securities - Broad Form	\$1,000	\$5,000	included
Loss of money and security inside premises	\$1,000	\$5,000	included
Loss Outside Premises	\$1,000	\$5,000	included
Money Order/Counterfeit Currency	\$1,000	\$5,000	included
Depositors' & credit card forgery	\$1,000	\$5,000	included
Employees Dishonesty	\$1,000	\$5,000	included

## LIABILITY

LIABILITY	Deductible	Limit	Premium
LIABILITY COVERAGES			
Commercial General Liability	\$1,000	\$5,000,000	\$1,284
Products / Completed Operations Aggregate		\$5,000,000	included
Personal Injury		\$5,000,000	included
Medical Payments Per Person		\$5,000	included
Non-Owned Automobile Liability		\$5,000,000	included
Employee Benefit Liability Endorsement			included
Pollution/Environmental Liability Exclusion			included
Advertising Liability Endorsement			included
Long-Term Lease Exclusion (SEF99) Endorsement			included
Data Exclusion - Liability			included
Terrorism Exclusion - Liability			included
Fungi & Fungal Derivatives Exclusion - CGL			included
Asbestos Exclusion - Liability			included
Condominium Directors & Officers Liability		\$2,000,000	\$450