AIS #300000184

City of Vancouver

Inter-Office Correspondence

LAW DEPARTMENT

September 15, 2006

File number: 03-0356

TO: Syd Baxter, City Clerk

CC: Liane McKenna, Director, Queen Elizabeth District (w/o enc.)

FROM: Yvonne Liljefors, Solicitor

SUBJECT: Lease Agreement - Brock House
3875 Point Grey Road
Brock House Society.

Attached please find document for filing:

TYPE OF AGREEMENT	One copy of originally signed Lease
DATE OF AGREEMENT (If this date is execution date and there is more than one date, use the latest date as the date of the agreement)	February 1, 2003
PARTIES (complete names)	CITY OF VANCOUVER and BROCK HOUSE SOCIETY
CIVIC ADDRESS (no abbreviations - must be searchable)	3875 Point Grey Road
LEGAL DESCRIPTION (no abbreviations - must be searchable)	Parcel Identifier: 016-622-430 Lot E District Lot 448 Plan 22608
EXPIRY DATE (indicate "N/A" if there is no expiry date	January 31, 2013

#99462v1

LEASE RENEWAL AND MODIFICATION AGREEMENT

This Agreement made effective as of February 1, 2013 (the "**Effective Date**")

BETWEEN:

CITY OF VANCOUVER, as represented by its
BOARD OF PARKS AND RECREATION
2099 Beach Avenue
Vancouver, British Columbia, V6G 1Z4

(the "**Landlord**")

AND:

BROCK HOUSE SOCIETY (Incorporation No. S-00111242)
3875 Point Grey Road
Vancouver, British Columbia, V6R 1B3

(the "**Tenant**")

BACKGROUND:

A. The Landlord is the owner of all and singular those lands situate in the City of Vancouver, in the Province of British Columbia, having a civic address of 3875 Point Grey Road, Vancouver, and legally described as:

Parcel Identifier:	016-622-430
Legal Description:	Lot E, District Lot 448, Plan 22608

(the "**Lands**")

which Lands are part of an area which the City of Vancouver has designated as a permanent public park over which the Vancouver Board of Parks and Recreation has exclusive jurisdiction and control, and on which has been constructed a three-storey wood frame building with full basement and atrium known as "**Brock House**" (referred to in the Lease and this Renewal Agreement as the "**Premises**").

B. The Tenant has operated a seniors' activity centre at the Premises since on or about 1977;

C. By a lease dated January 1, 2003 (the "**Lease**"), the Landlord did, inter alia, lease to the Tenant the Premises for a term of ten (10) years commencing on February 1, 2003 and expiring at 11:59pm on January 31, 2013.

D. By this Renewal Agreement, the parties wish to renew the Lease for a further term of six (6) months commencing February 1, 2013 and expiring at 11:59pm on July 31, 2013.

E. All defined terms in this Renewal Agreement have the meanings ascribed to them in the Lease unless the context otherwise requires or unless otherwise stated in this Renewal Agreement.

THE LANDLORD AND THE TENANT agree to modify the Lease as follows:

1. Section 1.01 of the Sublease is deleted in its entirety and the following substituted therefor:

"Section 1.01 Term

In consideration of the rents, covenants and conditions herein on the part of the Tenant to be performed and observed, the Landlord hereby leases the Premises to the Tenant to have and to hold the same for and during the term of six (6) months commencing on the 1st day of February, 2013 and expiring at 11:59pm on the 31st day of July, 2013 (the "Term")".

2. Section 1.02 of the Lease shall remain the same and shall read as follows:

"Section 1.02 Rent

Yielding and paying therefor in advance for the Term, rent (the "**Rent**") in the sum of One ($1.00) Dollar.

The Rent together with any additional rent payable by the Tenant is referred to as "rent" in this lease.".

3. **Ratification of Lease as Modified**

The Landlord and the Tenant agree that the Lease as modified by this Renewal Agreement is now confirmed and ratified and will continue to remain in full force and effect on the same terms and conditions as set out in the Lease, except as modified by this Renewal Agreement.

4. **Enurement**

This Renewal Agreement will enure to the benefit of and be binding upon the successors and assigns of the Landlord and the Tenant.

IN WITNESS WHEREOF the parties have executed this Renewal Agreement as of the day and year first above written.

CITY OF VANCOUVER, as represented by its BOARD OF PARKS AND RECREATION

Authorized Signatory — Malcolm Bromley, GM
Print Name and Title

BROCK HOUSE SOCIETY

Margaretta Shirkoff
Authorized Signatory — MARGARETTA SHIRKOFF (Secretary)
Print Name and Title

Bob Dean
Authorized Signatory — B.A. DEAN (2ND VP)
Print Name and Title

City of Vancouver - FOI 2022-277 - Page 95 of 617

VANCOUVER BOARD OF PARKS AND RECREATION

VANCOUVER
BOARD OF
PARKS AND
RECREATION

FILE COPY

February 7, 2013

MEMO TO : Madelaine Koenigsberg, Legal Assistant

FROM : Yuna Flewin, Assistant to the Office of Deputy General Manager

SUBJECT : **Second sublease renewal and modification agreement with Brockton Pavilion Society and Lease renewal and modification agreement with Brock House Society**

Please find attached two fully executed copies of the lease renewal and modification agreements with above mentioned leasees for your records. Kindly forward one of the copies to City Clerk's Office.

Yuna Flewin
Assistant to the Office of Deputy General Manager

Phone: 604.257.8480
Fax: 604.257.8501

YF:

VANCOUVER BOARD OF PARKS AND RECREATION

FILE COPY

February 7, 2013

Brock House Society
3875 Point Grey Road
Vancouver, BC
V6R 1B3

Dear Sophie Djordjevic:

RE: Lease Renewal and Modification Agreement

Hello Sophie,

Please find attached one fully executed copy of our agreement for your records.

Feel free to contact us should you have any questions.

Best regards,

Yuna Flewin

Yuna Flewin
Assistant to the Office of Deputy General Manager

yuna.flewin@vancouver.ca
2099 Beach Avenue, Vancouver, BC V6G 1Z4
Phone: 604.257.8480
Fax: 604.257.8501

RETENTION DATE (if there is an expiry date, fill in the date that the City clerk may send this document to Records - usually one year after expiry date)	January 31, 2014	
REMINDER DATE (if there are no expiry/retention dates. THIS MUST BE FILLED IN - the lawyer can help to determine when this agreement could possibly be sent to Records - City Clerk's will use this date to remind us to review the agreement to determine whether it can be sent to Records	November 31, 2013	
WHO TO NOTIFY (this may be more than one person) make sure you indicate the person's name, department (including division) and telephone number	Liane McKenna Park Board Yvonne Liljefors Solicitor	604.257.8691 604.873.7063
FILE NUMBER (Law Department file number)	03-0356	

Yvonne Liljefors
Phone: 604-873-7063
Fax: 604-873-7445

:kg
Attachment

P.B. 50 MLH/77

TYPE: (Lease) Indenture, Agreement

Date Originated Jan. 1/77

Our File No. 271

Between: BOARD OF PARKS & RECREATION

Term: 3 Years

Expiry Date: Dec. 31/79

and: BROCK HOUSE SOCIETY (Lessee)
3165 Dunbar Street

Action Anniversaries

Date	Inits	Date	Inits
Jan. 1 (1977-1978)			
Jan. 1, 1979	*		
Dec. 31, 1979	*		

Subject Description: BROCK HOUSE
3875 Point Grey Road
Lots 12, 13 and 14 E. part of District Lot 448
Plan 1153

Subjects, Conditions, Responsibilities:

Lessee - pay rent of $3.00 for the term.
- additional rent (cost of fire insurance) to be paid annually on 1st day of each successive year
- shall not assign its interest without consent
- shall not sublet
- take out a comprehensive public liability insurance policy for $500,000 minimum and deliver a certified copy to the Board.
- pay all expenses and charges on account of telephone, electricity, heating, water, etc.
- maintain the building at Lessee expense

Negotiator: *

NOTE: Renewed for 5 years
Expired Jan. 1/83

P.B. 50 MLH/77

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Date Originated Jan. 1/77

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City of Vancouver - FOI 2022-277 - Page 101 of 617

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- maintain the building at Lessee expense

Negotiator: *

THE SOVEREIGN GENERAL INSURANCE COMPANY
A MEMBER OF THE CASCADE GROUP

HEAD OFFICE — CALGARY, ALBERTA
(HEREINAFTER CALLED THE INSURER)

BUSINESS PROTECTOR POLICY

☒ Subscription
☐ Non Subscription
☐ Replacing

☐ Renewal ☐ Change

Policy No. COM9005282

AGENCY	LOCKE & REE LIMITED	AGENT NO. 3322	BRANCH NO. 8

In consideration of the premium specified and the statements contained in the Declarations and of the Conditions and Stipulations contained herein and in the Riders attached hereto, the Insurer agrees to insure the Insured named in the Declarations to the extent provided by the Riders attached, subject to the limits of insurance applying, for the specified Policy Period

NAME OF INSURED	BROCK HOUSE SOCIETY a/o BROCK HOUSE HOLDINGS LTD.								
POSTAL ADDRESS	STREET 3875 POINT GREY ROAD, VANCOUVER, B.C. V6R 1B3							CITY, PROVINCE AND POSTAL CODE	
TERM from	DAY 21	MONTH 05	YEAR 85	to	DAY 21	MONTH 05	YEAR 86	12:01 A.M. Standard Time at the Postal Address of the named insured as stated herein	
LOCATION AND CONSTRUCTION OF PROPERTY INSURED	LOCATION 1: AS NOTED ABOVE							OCCUPIED BY INSURED AS	ACTIVITY CENTRE
	Walls FRAME		Roof PATENT			Storeys 3		OCCUPIED BY OTHERS AS	RESTAURANT
LOSS, IF ANY, PAYABLE TO	THE INSURED								

INSURANCE IS PROVIDED ONLY FOR THOSE SECTIONS AND COVERAGES FOR WHICH A SPECIFIC LIMIT OF LIABILITY AND/OR PREMIUM IS INDICATED OR WHEN DESIGNATED BY AN ☒ IN THE BOX(ES) SHOWN BELOW

SECTION 1 PROPERTY — FIRE AND EXTENDED COVERAGE AND MULTI PERIL

PAGE	COVERAGE	SPECIFIED PERILS	ALL RISK	DEDUCTIBLE $	CO-INSCE %	RATE	AMOUNT OF INSURANCE	PREMIUM	RETURN PREMIUM
1	Building	☒	☐	N/A	NO	2%	$ 25,000.	$ 500.	$
1	Equipment (Incl. tenants improvements)	☐	☐				$	$	$
1	Stock-Reporting Form ☐ Yes ☐ No	☐	☐				$	$	$
	In Transit	Not Applicable	☐				$	$	$
	Custody of Salesperson	Not Applicable	☐				$	$	$
	Additional Acquired Locations	Not Applicable	☐				$	$	$
2 3 3	Gross Earnings — Full Payroll ☐ Limited Payroll ☐ Payroll Excl. ☐	☐	☐				$	$	$
3	No Co. Earnings	☐	☐				$	$	$
4	Extra Expense	☐	☐				$	$	$
5	Rental Income	☐	☐				$	$	$
6	Profits Form	☐	☐				$	$	$
11	Office Contents	Not Applicable	☐				$	$	$
13	Accounts Receivable	Not Applicable	☐				$	$	$
14	Tool Floater	☐	☐				$	$	$
15	Sign Floater	Not Applicable	☐				$	$	$
15	Contractors Equipment	☐	☐				$	$	$
19	Miscellaneous Property Floater	☐	☐				$	$	$
20	Valuable Papers	Not Applicable	☐				$	$	$
		☐	☐				$	$	$

THIS POLICY CONTAINS A CLAUSE THAT MAY LIMIT THE AMOUNT PAYABLE

THE SOVEREIGN GENERAL INSURANCE COMPANY
A MEMBER OF THE CASCADE GROUP

HEAD OFFICE — CALGARY, ALBERTA
(HEREINAFTER CALLED THE INSURER)

BUSINESS PROTECTOR POLICY

☒ Subscription
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Policy No. CCM9005282

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	Walls: FRAME — Roof: PATENT — Storeys: 3 — OCCUPIED BY OTHERS AS: RESTAURANT
LOSS, IF ANY, PAYABLE TO	THE INSURED

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IF THE RENEWAL OR CHANGE BOXES ARE COMPLETED ON THE FRONT OF THE DECLARATIONS THE FOLLOWING CLAUSES APPLY.

CR

SUBSCRIPTION FORM

IN CONSIDERATION OF THE INSURED having paid or agreed to pay each of the INSURERS named in the list of subscribing Companies forming part hereof, or to INSURERS whose names are substituted therefor or added thereto by endorsement, hereinafter called "THE INSURERS", the premium set against its name in the list of subscribing Companies.

THE INSURERS SEVERALLY AND NOT JOINTLY, each for the proportion or for the sum insured and for the Coverages set against its name in the list of subscribing Companies hereunder, agree with the INSURED named in the Declarations herein to insure as provided and limited in this Policy, its Riders and Endorsements.

Wherever in this Policy, or in any endorsement attached hereto, reference is made to "The Company", "The Insurer", or "This Company", reference has been deemed to be made to each of the Insurers severally.

THAT as regards each item of The Schedule the liability of THE INSURERS individually shall be limited to whichever is the least of:

(a) that proportion of the actual cash value of the property at the time of loss, destruction or damage which the sum corresponding to the percentage of the sum insured by this policy set against the name of the individual Insurer in the List of Subscribing Companies, or such other sum as may be substituted therefor by endorsement, bears to the total of the sums respectively set against each item of The Schedule attached hereto, or

(b) that proportion of the interest of THE INSURED in the property which the sum corresponding to the percentage of the sum insured by this policy set against the name of the individual Insurer in the List of Subscribing Companies, or such other sum as may be substituted therefor by endorsement, bears to the total of the sums respectively set against each item of The Schedule attached hereto, or

(c) that proportion of the limit of insurance provided by The Schedule in respect of the property lost, destroyed or damaged which the sum corresponding to the percentage of the sum insured by this policy set against the name of the individual Insurer in the List of Subscribing Companies, or such other sum as may be substituted therefor by endorsement, bears to the total of the sums respectively set against each item of The Schedule attached hereto,

Provided however, that where the insurance applies to the property of more than one person or interest THE INSURERS' total liability for loss sustained by all such persons and interests shall be limited in the aggregate to the specified limit or limits of liability.

If this Policy contains a Co-Insurance Clause or a Guaranteed Amount (Stated Amount) Clause, and subject always to the limit of liability of each Insurer corresponding to the percentage of the sum insured by this policy as set forth in the List of Subscribing Companies, no Insurer shall be liable for a greater proportion of any loss or damage to the property described in The Schedule attached hereto, than the sum insured by such Insurer bears to: –

(a) that percentage, stated in the Co-Insurance Clause, of the actual cash value of the said property at the time of loss, or

(b) the Guaranteed Amount (Stated Amount) of total insurance stated in the Guaranteed Amount (Stated Amount) Clause, as the case may be.

If the insurance under this Policy is divided into two or more items, the foregoing shall apply to each item separately.

This Policy is subject to the terms and conditions set forth herein together with such other terms and conditions as may be endorsed hereon or added hereto. No term or condition of this Policy shall be deemed to be waived in whole or in part by THE INSURERS unless the waiver is clearly expressed in writing, signed by the person authorized for that purpose by THE INSURERS.

In Witness Whereof THE INSURERS through their representative(s) duly authorized by them for this purpose have executed and signed this Policy.

LIST OF SUBSCRIBING COMPANIES

THE INSURERS	Sum Insured or Proportion	Coverage Insured	Premium	Signature
SOVEREIGN GENERAL INSURANCE COMPANY	40%	Property	$200.	LOCKE & REE LIMITED
LAURENTIAN PACIFIC INSURANCE COMPANY	20%	Property	$100.	LOCKE & REE LIMITED
CANADIAN NORTHERN SHIELD INSURANCE COMPANY	20%	Property	$100.	LOCKE & REE LIMITED
COMMERCIAL UNION ASSURANCE COMPANY	20%	Property	$100.	LOCKE & REE LIMITED

With respect to coverages

(Insurer)

is the sole insurer and it is agreed that no other subscribing company has any interest or liability with respect to these coverages.

IFC 73005 (3-77)

THE SOVEREIGN GENERAL INSURANCE COMPANY
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HEAD OFFICE — CALGARY, ALBERTA
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BUSINESS PROTECTOR POLICY

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Policy No. COM9005282

AGENCY	LOCKE & REE LIMITED	AGENT NO. 3322	BRANCH NO. 8

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HEAD OFFICE — CALGARY, ALBERTA
(HEREINAFTER CALLED THE INSURER)

[X] Subscription
[ ] Non Subscription
[ ] Replacing

BUSINESS PROTECTOR POLICY

[ ] Renewal [ ] Change

Policy No. CCM9005282

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14	Tool Floater						$	$	$
15	Sign Floater	Not Applicable					$	$	$
15	Contractors Equipment						$	$	$
19	Miscellaneous Property Floater						$	$	$
20	Valuable Papers	Not Applicable					$	$	$
							$	$	$

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THIS POLICY CONTAINS A CLAUSE THAT MAY LIMIT THE AMOUNT PAYABLE

CR

SUBSCRIPTION FORM

IN CONSIDERATION OF THE INSURED having paid or agreed to pay each of the INSURERS named in the list of subscribing Companies forming part hereof, or to INSURERS whose names are substituted therefor or added thereto by endorsement, hereinafter called "THE INSURERS", the premium set against its name in the list of subscribing Companies.

THE INSURERS SEVERALLY AND NOT JOINTLY, each for the proportion or for the sum insured and for the Coverages set against its name in the list of subscribing Companies hereunder, agree with the INSURED named in the Declarations herein to insure as provided and limited in this Policy, its Riders and Endorsements.

Wherever in this Policy, or in any endorsement attached hereto, reference is made to "The Company", "The Insurer", or "This Company", reference has been deemed to be made to each of the Insurers severally.

THAT as regards each item of The Schedule the liability of THE INSURERS individually shall be limited to whichever is the least of:

(a) that proportion of the actual cash value of the property at the time of loss, destruction or damage which the sum corresponding to the percentage of the sum insured by this policy set against the name of the individual Insurer in the List of Subscribing Companies, or such other sum as may be substituted therefor by endorsement, bears to the total of the sums respectively set against each item of The Schedule attached hereto, or

(b) that proportion of the interest of THE INSURED in the property which the sum corresponding to the percentage of the sum insured by this policy set against the name of the individual Insurer in the List of Subscribing Companies, or such other sum as may be substituted therefor by endorsement, bears to the total of the sums respectively set against each item of The Schedule attached hereto, or

(c) that proportion of the limit of insurance provided by The Schedule in respect of the property lost, destroyed or damaged which the sum corresponding to the percentage of the sum insured by this policy set against the name of the individual Insurer in the List of Subscribing Companies, or such other sum as may be substituted therefor by endorsement, bears to the total of the sums respectively set against each item of The Schedule attached hereto,

Provided however, that where the insurance applies to the property of more than one person or interest THE INSURERS' total liability for loss sustained by all such persons and interests shall be limited in the aggregate to the specified limit or limits of liability.

If this Policy contains a Co-Insurance Clause or a Guaranteed Amount (Stated Amount) Clause, and subject always to the limit of liability of each Insurer corresponding to the percentage of the sum insured by this policy as set forth in the List of Subscribing Companies, no Insurer shall be liable for a greater proportion of any loss or damage to the property described in The Schedule attached hereto, than the sum insured by such Insurer bears to: –

(a) that percentage, stated in the Co-Insurance Clause, of the actual cash value of the said property at the time of loss, or

(b) the Guaranteed Amount (Stated Amount) of total insurance stated in the Guaranteed Amount (Stated Amount) Clause, as the case may be.

If the insurance under this Policy is divided into two or more items, the foregoing shall apply to each item separately.

This Policy is subject to the terms and conditions set forth herein together with such other terms and conditions as may be endorsed hereon or added hereto. No term or condition of this Policy shall be deemed to be waived in whole or in part by THE INSURERS unless the waiver is clearly expressed in writing, signed by the person authorized for that purpose by THE INSURERS.

In Witness Whereof THE INSURERS through their representative(s) duly authorized by them for this purpose have executed and signed this Policy.

LIST OF SUBSCRIBING COMPANIES

THE INSURERS	Sum Insured or Proportion	Coverage Insured	Premium	Signature
SOVEREIGN GENERAL INSURANCE COMPANY	40%	Property	$200.	LOCKE & REE LIMITED
LAURENTIAN PACIFIC INSURANCE COMPANY	20%	Property	$100.	LOCKE & REE LIMITED
CANADIAN NORTHERN SHIELD INSURANCE COMPANY	20%	Property	$100.	LOCKE & REE LIMITED
COMMERCIAL UNION ASSURANCE COMPANY	20%	Property	$100.	LOCKE & REE LIMITED

With respect to coverages

(Insurer)

is the sole insurer and it is agreed that no other subscribing company has any interest or liability with respect to these coverages.

IFC 73005 (3-77)

COMMERCIAL LINES POLICY

№ C2 3294272

General Accident

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA

HEAD OFFICE – TORONTO, ONT.

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

IN CONSIDERATION OF the premium(s) and the statements contained in the Declarations herein the Insurer agrees with the Insured named in the Declarations to insure as provided and limited in this Policy, its riders and endorsements, and subject to Item 6 of the Declarations. If more than one Insurer subscribes to any part of this Policy the provisions set forth overleaf apply in lieu of the foregoing.

DECLARATIONS

AGENCY	AGENCY NO.	REPLACING POLICY NO.
LOCKE & REE LTD.	2690	C2 028668

ITEM 1 — NAME OF INSURED (HEREINAFTER CALLED THE INSURED): BROCK HOUSE SOCIETY A/O BROCK HOUSE HOLDINGS LTD.
LOCATION OF INSURED'S PREMISES: 3875 POINT GREY ROAD, VANCOUVER, B.C. V6R 1H3

DESCRIPTION OF INSURED'S BUSINESS OPERATIONS: SENIOR CITIZENS ACTIVITY CENTRE

CONSTRUCTION OF BUILDING: HEIGHT 3 STOREYS; WALLS FRAME; ROOF PATENT

OTHER OCCUPANCIES: –

ITEM 2 — POLICY PERIOD FROM DAY 09 MONTH 01 YEAR 86 TO DAY 09 MONTH 01 YEAR 87, 12:01 A.M. STANDARD TIME AT THE ADDRESS OF THE NAMED INSURED AS STATED HEREIN.

PREMIUM AT INCEPTION: $2,000.00

ITEM 3 — LOSS IF ANY, UNDER COVERAGE(S) V: SUBJECT TO ALL THE TERMS AND CONDITIONS OF THIS POLICY PAYABLE TO: BANK OF BRITISH COLUMBIA, 4480 WEST 10TH AVE., VANCOUVER, B.C. V6R 2H9

ITEM 4 — LOSSES AND CLAIMS: THE INSURED HAS SUSTAINED NO LOSSES OR CLAIMS (INSURED OR UNINSURED) DURING THE PAST THREE YEARS WHICH WOULD HAVE BEEN COVERED BY THIS FORM OF POLICY EXCEPT AS FOLLOWS: (DATE / AMOUNT / DESCRIPTION) AS KNOWN TO COMPANY

ITEM 5 — NO INSURER HAS CANCELLED OR REFUSED TO ISSUE OR TO CONTINUE FOR THE INSURED ANY INSURANCE AGAINST PERILS COVERED BY THIS POLICY EXCEPT AS FOLLOWS: NO EXCEPTIONS

ITEM 6 — INSURANCE IS PROVIDED FOR ONLY THOSE COVERAGES AND SECTIONS HEREOF FOR WHICH RIDERS ARE ATTACHED AND SPECIFIC LIMIT OF LIABILITY OR SPECIFIC INDICATION OF COVERAGE AND A PREMIUM ARE STATED HEREUNDER

COVERAGES	SECTION	RIDER NO.	COINSURANCE	LIMITS OF LIABILITY	RATE	PREMIUM $
I FIRE AND EXTENDED COVERAGE	A BUILDING					
	B FIXTURES EQUIPMENT TENANT'S IMPROVEMENTS					
	C STOCK IN TRADE					
	D EARNINGS INSURANCE (BUSINESS INTERRUPTION)					
	E RENTAL INCOME					

COVERAGES	SECTION		LIMITS OF LIABILITY A OUTSIDE	LIMITS OF LIABILITY B INSIDE	PREMIUM $
II ROBBERY AND BURGLARY	A + B ROBBERY (HOLD UP)				
	C THEFT FROM CUSTODIAN'S HOME				
	D SAFE BURGLARY				
	E MERCANTILE STOCK BURGLARY				
	F STOREKEEPER'S (8 POINT)				

COVERAGES	SECTION	RIDER NO.	LIMITS OF LIABILITY	PREMIUM $
III LIABILITY	AS PER LIABILITY DECLARATION	L1	2,000,000.	400.00
IV				
V	COMMERCIAL BLDG. & CONTENTS ALL RISKS FORM		200,000. (REPL. COST)	1,600.00
VI	EARTHQUAKE DAMAGE ASSUMPTION ENDORSEMENT		2% DEDUCTIBLE	
VII				
VIII				

IN WITNESS WHEREOF, the Insurer has duly executed this Policy: PROVIDED, however, that this Policy shall not be valid or binding unless countersigned on its behalf.

TOTAL PREMIUM FOR POLICY PERIOD	2,000.00
DEDUCT FOR EXISTING INSURANCE	–
TOTAL NET PREMIUM	2,000.00

Countersigned LOCKE & REE LIMITED

A. M. Nabofs

Authorized Representative.