MINUTES OF A REGULAR MEETING

STRATA COUNCIL VIS4673
December 15th, 2014 [Start Time 6:30 P.M.]
1670 Meadowood Way, Qualicum Beach

Council: Edzo Kok, Dana Mellway, John Mainland, Tim Peligren & Elaine Peligren

Absent: Dick Shantz, Korina Richard, Marilyn Kopernick and Jackie Corkery

Guests: Trish Curtin

1. Call to Order

Dana Mellway, Vice-President, called the meeting to order at 6:38 p.m.

2. Approval of Agenda

Moved: **Tim**
Second: **Edzo**

Move that Council accept the agenda as presented.

Carried

3. Approval of Previous Minutes

Moved: **Tim**
Second: **John**

Move that the minutes from the November 22nd, 2014 Regular Council Meeting be approved and accepted as presented.

Carried

4. Treasurer's Report

John provided council with all the necessary reports for council to review. John indicated the water meter extra bills will be sent to Owners in the near future.

The Insurance Policy has been renewed and paid for. Copies of first nine pages are included as [Exhibit A1-A10]. The complete Policy along with the Canadian National Strata – Policy Wordings (119 pages) are posted on the lqrv.ca web-site.

Moved: **John**
Second: **Tim**

That Council issue a cheque to Edward Jones for $34,904 in the name of VIS4673 Little Qualicum River Village Strata as approved by the Owners at the November 8th, 2014 Annual General Meeting for investment into the contingency reserve fund in accordance with the Strata Property Act.

Carried

John Mainland, Treasurer and Bookkeeper will report to Council on investments purchased and which section of the SPA regulation 6.11 each investment complies with.

5. Old Business

a.) Review Water System and Timeline Update

No change at this time. An electrician has been hired to work on the automation system over the course of the next couple of weeks.

Water System Report:

Attached is the Reservoir Readings Report [Exhibit B1] for the period of November 1st to November 30th provided by our Water System Operator.

b.) Expenditures for Approval

This item was covered under the Treasurer's report.

c.) Status of the Bylaw Registration

Michael Walker of Mont & Walker is in the process of registering our Video Surveillance by law.

6. Reports

a.) Design Review Committee

Edzo provided council with a copy of the Design Review Committee report and Council reviewed the items.

b.) Common Property

Nothing to report.

c.) Communications

Correspondence was received from Lots 29, 29, 68 and 80, 101, 141

Correspondence sent to 80, 10, 141 and 225

Moved: **Elaine**
Second: **Dana**

Move that Council approve the expenditure of the purchase of Christmas Lights in the amount of $47.65 to Strata Lot 29.

Carried

Dana and Edzo offered to mount them on the gatehouse.

Moved: **Dana**
Second: **Edzo**

Move that the Design Review Committee obtain pricing and installation costs for house number signage/posts for each Strata Lot and will provide these estimates to the Owners to discuss and vote on at the next Annual General Meeting.

Carried

7. Significant Events

a.) Village Community Events

No Report

b.) Corcan-Meadowood Residents Association Report

The Regional District of Nanaimo, School District 69 and council members of the Corcan-Meadowood Residents Association met and have selected four portables that will be moved next to the Meadowood Community Park in the spring or early summer of 2015, to be used as a Community Hall.

Owners are encouraged to visit www.meadowoodresidents.com to obtain the most recent updates from our community association.

8. New Business

a.) 2014 -2015 Council Task List

Council discussed items on the 2014 -2015 task list.

9. Next Meeting Date

The next Regular Council Meeting is scheduled for Saturday, January 24th at 10:00 a.m. located at 1670 Meadowood Way, Qualicum Beach, and B.C.

10. Adjournment

Moved: **Dana**
Second: **Edzo**

There was no further business and the meeting adjourned at 8:14 p.m.

Carried

_____ _____

Dana Mellway, Vice President **Date**

_____ _____

Elaine Peligren, Recording Secretary **Date**

[EXHIBIT A1-A10]

A1

HUB International
Barton Insurance Brokers

"Community - it's who we are"
8-1551 Estevan Road,
Nanaimo, BC V9S 3Y3

December 2, 2014

Owners Strata Plan VIS4673
Attn: John Mainland
1773 Country Road
Qualicum Beach, BC V9K 2S3

Dear John:

Package Policy # 2009984 – October 31, 2014 to 2015

Enclosed please find the above noted policy documents evidencing renewal of your insurance program for the period October 31, 2014 to October 31, 2015 together with a copy our invoice # 3926727 for the annual premium, thank you for your prompt payment.

Please review the policy carefully and let us know immediately of any discrepancies.

In order that we may complete our file, please sign and return the attached Statement of Values to verify the amounts of insurance provided by your policy.

Trusting you will find the enclosed in order and we await receipt of the signed Statement of Values.

Your Insurance Team,

HUB International Canada West Co. ULC dba
HUB International Barton Insurance Brokers

Melanie Taylor & Debbie Cosman
Melanie.taylor@hubinternational.com
Debbie.cosman@hubinternational.com
250-740-8421 & 250-740-8409

/dc
Encl.

HUB International

[EXHIBIT A1-A10]

A2

HUB International
Barton Insurance Brokers

HUB INTERNATIONAL BARTON INSURANCE BROKERS

#8 – 1551 Estevan Road, Nanaimo, BC V9S 3Y3

-------- INVOICE ----------

Owners Strata Plan VIS 4673
C/o John Mainland, 1773 Country Road,
Qualicum Beach, BC V9K 2S3

Invoice Date	10/31/2014
Invoice No.	3926727
Bill-To-Code	VIS4673
Client Code	VIS4673
Invoice Order No.	1*4253882
Amount Remitted:	$

Named Insured: Strata Plan VIS 4673, Owners of

Please return this portion with your payment
Make cheques payable to: HUB International Barton

Effective Date	Policy Period	Coverage Description	Transaction Amount
10/31/2014	10/31/14 to 10/31/15	Subscription Policy Policy No: 2009984 Renewal – Commercial Renewal – Boiler & Machinery Renewal – Accidental Death & Dism	 $18,22500 225.00 125.00
		Invoice Number: 3926727 Amount Due:	$18,605.00

COPY

*Invoices are Due and Payable upon Receipt

Payments can be made via your Financial Institution's (FI) Internet or Telephone Banking Service to payee Hub International Barton. When Adding us as a payee at your FI, search using keyword "Barton". Your "bill code" is your Account number.

HUB International Barton Insurance Brokers
#8 – 1551 Estevan Road, Nanaimo, BC V9S 3Y3 Phone 250-753-4169 Fax 250-753-4998

If the insurance is not wanted the policy or memorandum should be returned to our office. Holding the contract in your possession will be considered your acceptance of it
SERVICE CHARGE OF 1.75% PER MONTH (21% PER ANNUM) WILL BE CHARGED ON PAST DUE BALANCES.

HUB International Barton Insurance Brokers receives commissions and may receive contingent commissions from the insurance carrier(s) with whom this business is placed. More complete information as to how we are compensated can be found at www.hubinternational.com or may be obtained from your broker.

[EXHIBIT A1 - A10]

A3

DISCLOSURE NOTICE UNDER THE FINANCIAL INSTITUTIONS ACT

The **Financial Institutions Act** requires that the information contained in the Disclosure Notice be provided to a customer in writing prior to the customer entering a financial transaction.

Date:	31/Oct/14
To:	Owners, Strata Plan VIS 4673
Company:	Subscription Policy
Policy Number:	2009984

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1. I, **Melanie Taylor,** am licensed as a general insurance agent by the Insurance Council of British Columbia.

2. This transaction is between you and **THE INSURER(S) NAMED ABOVE.**

3. In Soliciting the transaction described above, I am representing **HUB International Barton Insurance Brokers** which represents **THE INSURER(S) NAMED ABOVE.**

4. The nature and extent of my interest in **THE INSURER(S) NAMED ABOVE** is none.

5. The nature and extent of **THE INSURER(S) NAMED ABOVE** interest in me is NONE.

6. Upon completion of this transaction, **HUB International Barton Insurance Brokers.** will be remunerated by way of commission and/or fee which will be paid by: **THE INSURANCE COMPANY NAMED ABOVE, AND/OR BY YOU THE CUSTOMER.**

7. **The Financial Institutions Act** prohibits the insurer from requiring you to transact additional or other business with the insurer or any other person or corporation as a condition of the transaction.

For more information on how we get paid, please visit our website at www.hubinternational.com.

HUB International

[EXHIBIT A1-A10]

A4

Some Coverage Notes and Recommendations

It is important to properly describe your business!

Your insurance company relies on the description of your business and property when deciding whether to insure you. This includes accurately answering any application forms or questions the insurance company may have. Please ensure that all information provided to us is accurate and up-to-date. Failure to provide accurate information about your business and property can result in your insurance company voiding your policy and not covering you for a claim.

Know your policy exclusions and limitations!

Upon receipt of your Insurance Policy it is extremely important that you review and understand the policy Exclusions and any Limitations listed in your policy wordings. These Exclusions and Limitations (e.g. exclusions or limitations on earthquake or flood coverage, amongst others) directly affect your coverage under the Insurance Policy and could result in there being no coverage under your Policy.

If you have any questions or concerns regarding your coverage we would be pleased to discuss with you further.

Be sure that your values are adequate!

The policy limits are the maximum amount the insurer will be obligated to pay in the event of an insured loss, therefore it is extremely important that you insure your property to 100% value. Further Property Values must include the necessary additional cost, which could be incurred after a loss for such expenses as:

- **Demolition and Debris Removal**
- **Increased cost of construction due to enforcement of a by-law**
- **(Example: Sprinkler system requirement or wiring upgrade)**

WE STRONGLY RECOMMEND YOU CONTACT A PROFESSIONAL APPRAISAL COMPANY WHO CAN APPRAISE YOUR PROPERTY TO ENSURE YOUR BUILDING AND/OR CONTENTS ARE INSURED TO VALUE. YOUR INSURANCE BROKER IS NOT AN APPRAISER AND CANNOT SET VALUES.

What is a Co-Insurance penalty?

Failure to insure Property such as Buildings, Stock, Equipment, Tenant Improvements, Earnings, Loss of Rents and Business Interruption coverage to a proper value may result in a Co-Insurance penalty in the event of a loss. This Co-Insurance penalty will reduce the amount of your coverage so that you will not be fully covered for the loss.

Co-Insurance clause: You must carry coverage to at least the co-insurance percentage stated in our Cover Note and/or your Policy of the total Replacement Cost or Actual Cash Value (whichever applicable) of the property covered. If at the time of the loss the amount of insurance is less than the applicable percentage, the loss payment will be reduced proportionally. If you have any questions about co-insurance, we would be pleased to discuss with you further.

As an example:

A building actually valued at $1,000,000 has a 90% coinsurance clause but is insured for only $750,000. Since its insured value ($750,000) is less than 90% of its actual value ($900,000), when it suffers a loss, the insurance payout will be subject to the Co-Insurance penalty. For example: The building is partially damaged with a repair cost of $200,000. You would recover ($750,000 ÷ (.90 × 1,000,000) × 200,000 = $166,666 (less any deductible). In this example the Co-Insurance penalty would be $33,334, for which you would not be covered.

HUB International

[EXHIBIT A1-A10] A5

Is your property vacant?

Your coverage excludes loss or damage to property at locations which to your knowledge or the knowledge of anyone insured under the policy are vacant, unoccupied or shut down for more than thirty (30) consecutive days. Please contact our office BEFORE this happens so that we can take steps to advise your insurance company on your behalf.

Liability judgments are growing!

We recommend that you review the limits under your Comprehensive General Liability policy to make sure that they are adequate.

Do you store property elsewhere?

You must contact our office when property is stored elsewhere other than the main location. If the location has not been disclosed and a claim occurs, there may be no coverage.

Let us know about any changes!

If a "Material Change" arises during the policy period, this must be reported to our office immediately. Failure to do so may result in the insurance company voiding your Insurance Policy and not covering a claim. A "Material Change" is something affecting a contract of insurance important enough that it could change the original agreement between the insurance company and the policyholder.

Some examples of a "Material Change" which would require that you notify us would include:
1) You now rent out a portion of your building to a third party 2) The use of the building insured changes 3) The nature of your business or your operations change.

Insure your cash flow!

If you currently have Business Interruption coverage, we strongly recommend you contact your accountant to review your financial statements and reassess the amount of coverage to make sure that you have enough coverage on your policy.

Keep copies of your policies indefinitely!

Make sure that you keep copies of all of your insurance policies (especially liability policies) for an indefinite period of time. An incident could occur today, and a claim against you not be pursued for years. It is the client's responsibility to prove to an insurer that they had a policy in force at the time of the incident.

Email and Voice Mail messages – Be Aware!

Please be aware that coverage cannot be bound or modified, nor can a claim be reported by use of the voice mail system. Also, please be aware that an email will not be effective to report a claim, or request a coverage change until such time that you receive a confirmation that the claim has been submitted or coverage change request has been processed.

*** The above notes and recommendations are general to all commercial policies. It is most important that you make your Insurance broker fully aware of all details relating to your operations so that your coverage can be tailored to best cover your specific needs.

HUB International

Hub International Barton Insurance Brokers

EXHIBIT A1-A10 A6

Statement of Values

Insured: Owners of Strata Plan VIS 4673 ***Policy :*** 2009984

Term: October 31, 2014 to October 31, 2015

Address: c/o John Mainland, 1773 Country Road, Qualicum Beach BC V9K 2S3

Location: 1625 Meadowwood Way, Qualicum Beach BC

	Amount	***Basis of Settlement***
1. Storage Buildinga	*$2,335,000*	*Replacement Cost*
2. Washroom	*$48,000*	
3. Gatehouse	*$29,000*	
4. Bridgwe	*$31,000*	
5. Culverts incl. Manholes	*$203,000*	
6. Electric Load Centre	*$54,000*	
7. Mailboxes	*$17,000*	
8. Pavement /roads	*$903,000*	
9. Securtiy System	*$15,000*	
10.. Telephone Poles and Wires	*$51,000*	
11. Signage	$12,000	
12. Gate	$19,000	
13. Watersystem inc reservoir & wells	$1,645,000	
14. Sewer Sytem/Treatment Plant	$245,000	
15. Telephone Lines and System	$621,000	
Total Property Insured	$6,228,000	

State how above values were determined (ie: Appraisal, contractor, etc.)

Appraisal: *YES*

Date of Last Appraisal: May 15, 2014

The value shown above for building(s) fixtures and equipment are based on the cost of rebuilding with new materials of similar kind and quality at today's prices on the following basis subject to *XX Stated Amount /90% Co-Insurance*

XX Replacement Cost – No Depreciation

I/We hereby certify that the values given herein represent to the best of my/our knowledge the Actual Value of the property described, if to be insured on Actual Cash Value Basis; OR Cost of Replacement of the property described, if to be insured on Replacement Cost Basis.

The attention of the signatory is drawn to Statutory Condition #1 of the Fire Policy which reads as follows: Misrepresentation 1: If any person applying insurance falsely describes the property to the prejudice of the insurer, or misrepresents or fraudulently omits to communicate any circumstance which is material to be made known to the insurer in order to enable it to judge the risk to be undertaken, the contract shall be void as to any property in relation to which the misrepresentation or omission is material.

Signature of Insured: _____ Position: _____

Date: _____

#8 - 1551 Estevan Road, Nanaimo, BC V9S 3Y3

[EXHIBIT A1-A10]

A1

CANADIAN NATIONAL STRATA POLICY

trust . reliability . knowledge . experience

Insuring Condominium Residences & Townhomes Coast to Coast

Condominium Specialist Broker	HUB International Canada West ULC dba HUB International Barton Insurance Brokers # 8-1551 Estevan Road, Nanaimo, V9S 3Y3 Tel: (250) 753.4169 Fax: (250) 250.753.4998
Name of Insured	Owners Strata Plan VIS 4673
Location Address	1625 Meadowwood Way, Qualicum Beach, BC V9K 2S3 Cresta Zone: ☐ 1 ☐ 2 ☐ 3 ☒ 4 ☐ 11
Mailing Address	c/o 1773 Country Road, Qualicum Beach, BC V9K 2S3
Policy Period	October 31, 2014 to October 31, 2015 12:01 A.M. Standard Time at Postal Address of the Named Insured as stated herein
Policy Purpose	Renewal Declarations
Policy Number	2009984
Loss Payable	The Insured or Order in Accordance with the Strata Property Act of British Columbia
Insurers	As Per List of Subscribing Companies Attached

Insurance is provided subject to the Declarations, Terms, Conditions, Limitations and Endorsements of this Policy and only for those coverages for which specific limits or amounts of Insurance are shown on this Declaration page.

	INSURING AGREEMENTS		LIMITS ($)
PROPERTY COVERAGES	☒All Property (All Risks) ☒90% Co ☐Stated Amount ☒Replacement Cost ☐130% Extended Replacement cost ☐110% Extended RC ☐Underground Services ☐Earthquake ☒Flood ☒Sewer Back-Up ☒Water Damage ☒ Hydro Poles Additional Living Expenses $5,000 max per Unit owner occupied		6,177,000 51,000
BLANKET GLASS	☒Exterior ☒Interior		Blanket
EQUIPMENT BREAKDOWN	Physical Damage Business Interruption/Extra Expense		6,228,000 100,000
GENERAL LIABILITY (Commercial General Liability)	Coverage A Bodily Injury & Property Damage Products & Completed Operations Coverage B Personal Injury Coverage C Medical Payments Coverage D Tenants Legal Liability Non Owned Automobile SPF#6 Contractual Liability SEF#96 Excluding Long Term Leased Vehicle SEF#99 Limited Pollution Liability Coverage Employee Benefit Liability Advertising Liability	Per Occurrence Aggregate Per Occurrence Any One Person Per Occurrence (Broad Form) Per Occurrence Per Occurrence Per Occurrence Aggregate Aggregate Per Occurrence	10,000,000 10,000,000 10,000,000 2,500 25,000 500,000 10,000,000 50,000 Included 1,000,000 1,000,000 500,000
DIRECTORS & OFFICERS DISCRIMINATION DEFENSE COSTS	Claims Made Form Per Unsuccessful Action or Complaint Annual Aggregate		3,000,000 10,000 25,000
VOLUNTEER ACCIDENT	Principal Sum		100,000
COMPREHENSIVE CRIME	Employee Dishonesty Form A		5,000
	Broad Form Money & Securities Loss Inside/Outside, Money Orders & Counterfeit Paper Currency and Depositor's Forgery		5,000
STRATA LEGAL EXPENSE	Basic Coverage Civil Defence, Criminal Defence & Personal Injury Annual Aggregate		50,000 per occurrence $250,000

DEDUCTIBLES

Property	Earthquake		Flood		Sewer Back-Up	Water Damage
$10,000	10%/100,000 minimum		$10,000		$5,000	$5,000
Equip. Breakdown	**Master Key**	**Crime**	**Glass**	**Legal Exp**	**General Liability**	**D&O Liability**
$1,000	$500	NIL	$250	$500	$1,000 BI/PD	$1,000

ALL NOTICES OF CLAIM, WRONGFUL ACT OR LOSS TO THE COMPANY MUST BE ADDRESSED TO:

HUB International Canada West ULC dba HUB International Barton Insurance Brokers

8346 Noble Rd., Chilliwack, B.C, V2P 6R5 Fax:(604) 703-7923 Email: bar.claims@hubinternational.com

THIS POLICY CONTAINS A CLAUSE(S) THAT MAY LIMIT THE AMOUNT PAYABLE

[EXHIBIT A1-A10] A8

DESCRIPTION OF STRATA	NO. UNITS
☐ Town Homes ☐ Duplex ☐ Triplex ☐ Fourplex ☐ Fiveplex ☐ Sixplex	
☐ Complex (Apt. Style) ☒ Bareland	286
☐ 2 storey ☐ 3 storey ☐ 4 storey ☐ 6 storey ☐ 8 storey	

COMMERCIAL GENERAL LIABILITY & DIRECTORS & OFFICERS LIABILITY: ADDITIONAL INSURED

Not Applicable

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 thereof, on to Insurers whose names are substituted thereof 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 thereunder, 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 regards each item of the Schedule the liability of the Insurers individually shall be limited to whichever is the least of:

1. 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 therefore by endorsement, bears to the total of the sums respectively set against each item of the schedule attached hereto; or

2. 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 subscribe companies, or such other sum as may be substituted therefore by endorsement, bears to the total of the sums respectively set against each item of the schedule attached hereto; or

3. that proportion of the limit of insurance provide by the schedule in respect of the property lost, destroyed 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 therefore 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 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 each Insurer bears to the Guaranteed Amount (Stated Amount) of the actual cash value of the said property at the time of loss; or if the insurance under this Policy is divided into two or more items, the foregoing shall apply to each item separately.

[EXHIBIT A1-A10] A9

LIST OF SUBSCRIBING COMPANIES

The Insurers	Coverage	%	Limit $	Premium $
Non-Marine Underwriters at Lloyd's under contract No. B113514LBA300	Property	25	1,557,000	4,390.
Wawanesa	Property	25	1,557,000	4,390.
Non-Marine Underwriters at Lloyd's under contract No. B0572NA14MA03 as arranged by HUB International Phoenix Insurance Brokers	Property	25	1,557,000	4,390.
Lloyd's Underwriters under Contract No.7040/14 as arranged by Can-Sure Underwriting Ltd.	Property	12.5	778,500	2,195.
Certain Underwriters at Lloyd's under contract No. B0753PG1401123000 as arranged by Can-Sure Underwriting	Property	12.5	778,500	2,195.
The Boiler Inspection & Insurance Company	Equipment Breakdown	100	6,228,000	225.
Non-Marine Underwriters at Lloyd's under contract No. B113514CPBA885B	General Liability	100	10,000,000	1,100.
Non-Marine Underwriters at Lloyd's under contract No. B113514CPBA885A	Directors & Officers Liability	100	3,000,000	470.
Non-Marine Underwriters at Lloyd's under contract No. B113514CPBA1065	Volunteer Accident	100	100,000	125.
Non-Marine Underwriters at Lloyd's under contract No. B113514LBA300	Comprehensive Crime	100	5,000/5,000	0.
Non-Marine Underwriters at Lloyd's under contract No. B113514CPBA1359	Legal Expense	100	50,000/250,000	370

IN WITNESS whereof we, the Insurers, have subscribed our names and sums assured in Nanaimo, BC as hereinafter appears, this 17 November 2014

AMOUNT	PAYMENT OPTIONS	PROPORTION	AUTHORIZED SIGNATURE
TOTAL PREMIUM: $19,851. **MINIMUM RETAINED:** $3,970.	☒ AGENCY BILL ☐ MONTHLY PAYMENT PLAN	100% As Shown Above	HUB International per_____ Signed on behalf of all Subscribing Insurers HUB International Canada West ULC dba HUB International Barton Insurance Brokers

[EXHIBIT A1-A10]

A10

Condominium Discrimination Defense Cost Extension Endorsement

It is hereby understood and agreed that the coverage afforded by this policy is extended as follows:

The Insurer will have the duty to reimburse the **Insured** for reasonable **defense costs** incurred to defend an **unsuccessful action** or an **unsuccessful complaint** which alleges discrimination with respect to occupancy of accommodation because of race, colour, ancestry, place of origin, family status, marital status, sex, sexual orientation, or physical or mental disability.

The Limit of Liability for **unsuccessful action** or **unsuccessful complaint** shall be $10,000 which is the most the Insurer will pay for **defense costs** arising out of any one **unsuccessful action** or **unsuccessful complaint.**

The Aggregate Limit of Liability for **unsuccessful actions** or **unsuccessful complaints** is $25,000 which is the most the Insurer will pay for **defense costs arising** out of the **unsuccessful actions** or **unsuccessful complaints** in any one policy period.

The **Aggregate limits** shown in this Extension Endorsement shall be inclusive of the Aggregate Limit of the policy stated in the Declarations Page.

The following definitions are added to apply only with respect to Condominium Discrimination Defense Costs:

Unsuccessful action means a civil proceeding which is dismissed against the **Insured** because a Court has made a determination at a trial or a hearing that the **Insured** has no legal liability and all avenues of appeal from such findings have been abandoned or exhausted. Unsuccessful action also includes a civil proceeding which is dismissed or discontinued against the **Insured**, but only in circumstances where no payment is made by or on behalf of the **Insured** to any party.

Unsuccessful complaint means a hearing conducted under the authority of the applicable Human Rights Legislation and which determines the **Insured** has not infringed the right of freedom from discrimination and all avenues of appeal from such hearing have been abandoned or exhausted. Unsuccessful complaint also includes a human rights complaint that is withdrawn or abandoned, but only in circumstances where no payment is made by or on behalf of the **Insured** any party.

All other terms and conditions of the policy remain unchanged.

[EXHIBIT B]

November

	l q r v November-2014 Reservoir Readings											
date	time	depth	tempt	Well # 1		Well # 2		Well # 9		Well # 13		weather	Flow to Res.	total
meter				66673		5541		5326						
				on	off	on	off	on	off	on	off			
1	8.09	15	11	x			x		x		x	clear		
2	7.48	26	11									"		
3	8.21	36	11			x						rain		
4	7.46	15	11		x							clear		
5	7.35	17	11				x					rain		
6	8.01	38	11	x		x						"		
7	7.25	24	11									clear		
8	7.28	15.5	10				x					"		
9	7.27	22	10									rain		
10	8.14	37	10			x						clear		
11	7.31	15	10		x							"		
12	7.21	16.5	10									"		
13	7.03	16	10									"		
14	7.39	17	10									"		
15	7.57	16	10									"		
16	7.41	15	10	x			x					cloudy		
17	7.51	27.5	10		x	x						clear		
18	7.49	22	9									"		
19	7.35	16	9	x			x					"		
20	8.21	20	9									rain		
21	7.48	21	9									"		
22	7.51	24	9									"		
23	8.03	26	9									"		
24	7.55	32	9		x	x						"		
25	7.38	24	9									"	1440	
26	8.01	16	9	x			x					"	1524	
27	7.53	19	9									clear	1575	
28	8.15	29	9			x						cloudy	1627	
29	7.41	15	9				x					snow	1743	
30	8.01	20	8									clear	1795	
meter reading					67589		6883		5326					
Total consumption					916		1342		0				=	2258
comments														
Don Buckner														

Average Daily Usage = (75 cm Per day.)

- The system is running smoothly. All water tests have come back with excellent results.
- I am still working with Tim in preparation for introducing chlorination into the system. All t's should be crossed and all i's dotted by the New Year.

Thank you.

Don Buckner

operator # 6464

AGENDA OF A REGULAR MEETING

STRATA COUNCIL VIS4673

Monday, December 15th, 2014 [Start Time 6:30 PM]

1670 Meadowood Way, Qualicum Beach

Little Qualicum River Village

1. Call to Order
2. Approval of Agenda
3. Approval of Previous Minutes from November 22nd, 2014
4. Treasurer's Report
5. Old Business
   a.) Review Water System & Timeline Update
   b.) Expenditures for Approval
   c.) Status of the Bylaw Registration
6. Reports
   a.) Design Review Committee
   b.) Common Property
   c.) Communications
7. Significant Events
   a.) Village Community Events
   b.) Corcan-Meadowood Residents Association Report
8. New Business
   a.) 2014 -2015 Task List
9. Next Meeting Date
10. Adjournment