



**Wawanesa**  
Insurance

**PERSONAL PROPERTY  
INSURANCE POLICY  
DECLARATION**

Offer to Renew Declaration effective  
**Jul 16, 2024**

Your coverage expires Jul 16, 2024, at 12:01 A.M. Payment of the premium renews your policy for the period shown. If your payment is not received before Jul 16, 2024 this Offer to Renew will be null and void.

**NAMED INSURED AND ADDRESS**

YAN CHENG LI  
3435 SEFTON ST  
PORT COQUITLAM BC V3B 3R1

**BROKER OFFICE**

**MERIDIAN INS. AGCS. LTD.**  
**3268 COAST MERIDIAN ROAD**  
**PORT COQUITLAM BC V3B 3N4**  
Telephone: 604-941-8544      Broker Number: 0105542  
Fax: 604-944-6500

**Policy Number**  
32056620

**Account Number**  
23492411

**Policy Period**  
From Jul 16, 2024 to Jul 16, 2025 12:01 A.M.

All times are local at the Named Insured's  
postal address as stated herein

Thank you for choosing The Wawanesa Mutual Insurance Company ("Wawanesa Insurance"). Your insurance policy package is your insurance contract. It includes your policy declaration and your policy wordings. Your policy declaration is a summary of the coverage and limits you have purchased. Your policy wordings, including endorsements, exclusions, limitations and conditions, provide you with a detailed explanation of your coverage. These items represent the legal contract of indemnity between you and us.

Please review the following policy coverage documents to ensure your policy meets your needs and you understand what you're covered for in the event of a claim:

- Policy declaration outlining your coverages and limits (enclosed)
- Policy wordings for further details of your coverages. You can download your copy at [wawanesa.com/policy-wordings](http://wawanesa.com/policy-wordings). You will need to enter your policy number found at the top left of this page.

For questions regarding your coverage, premium, billing, changes to your policy, including cancellation, or to request printed/ emailed documents please contact your broker. For all other information, including frequently asked questions, concerns/complaints, Wawanesa's Member Review Council, and contact details, please visit [wawanesa.com](http://wawanesa.com) or email [talktous@wawanesa.com](mailto:talktous@wawanesa.com). If you need to submit a claim, visit [wawanesa.com/claims](http://wawanesa.com/claims) or call 1-844-WAWANESA (929-2637).

**Billing information:**

This is only an offer to renew the policy. Payment of the premium renews your policy for the period shown. If payment is not received by Jul 16, 2024, this offer becomes null and void. If you are responsible for the payments due on this policy, please refer to the Statement of Account (enclosed or sent separately). The **Statement of Account** is your invoice and includes any premium due as well as any applicable taxes and fees (taxes and fees are not shown on your policy declaration). **Please refer to the Statement of Account when making payments on your policy.**

**Did you know we now offer enhanced coverage for your seasonal residence? Please contact your insurance broker to learn more about how we can help you protect what matters most.**

**Important information about your policy:**

Ground Water Coverage is included in your Overland Water Coverage

All Solid Fuel burning units, including but not limited to stoves or furnaces, must be reported to Wawanesa Insurance. Contact your Broker for details.



**Access your policy wordings  
online, anytime.**

Ensure your policy meets your needs, and know  
what you're covered for in the event of a claim.

Scan the QR code to view your policy wordings, or visit [wawanesa.com/policy-wordings](http://wawanesa.com/policy-wordings)



**This policy contains a clause which may limit the amount payable.**

"Wawanesa Insurance" is **The Wawanesa Mutual Insurance Company** and is the licensed insurer of this policy.

Personal Information Notice:

By purchasing insurance from Wawanesa, you are providing Wawanesa with the consent of all individuals insured under this policy to the collection, use and disclosure of their personal information for the purposes of communicating with them, underwriting risks on a prudent basis, investigating and paying claims, detecting and preventing fraud, offering and providing property and casualty insurance products and services to them, compiling statistics and analyzing business results, and acting as required or authorized by law. This consent applies to personal information previously collected by Wawanesa and to personal information which it may collect in the future for the purposes identified above. Wawanesa may at times use third party service providers to process or store personal information on its behalf. In these circumstances, the service providers are provided with only the information necessary to perform such services. In addition, Wawanesa requires them to protect the information in a manner that is consistent with its Personal Information Protection Policy and security practices. In the event that a service provider is located in a foreign jurisdiction, it is bound by the laws of that jurisdiction, which may require it to disclose personal information to the courts, law enforcement agencies, or national security authorities of the jurisdiction.

You can view our Privacy Policy at <https://wawanesa.com/privacy-policy>. If you have any questions or concerns about this policy or our privacy practices, please contact us at [privacy@wawanesa.com](mailto:privacy@wawanesa.com) or 1-844-241-0226.

Named Insured(s): YAN CHENG LI

Policy Number: 32056620    Account Number: 23492411    Policy Period: July 16, 2024 to July 16, 2025 12:01 A.M.

Your full-term premium for the insured location(s) is \$1,226.00. Refer to the breakdown of premiums below.

Policy Summary

Location Number	Location Description	Risk Type	Premium per Location
1	3345 Vincent Street, Port Coquitlam BC	Revenue Property	\$1,226.00
Premium Subtotal for Policy Level Coverages			Included
Total Policy Premium			\$1,226.00

Your insurance policy includes your policy wordings. To access this document and download a copy, please visit [wawanesa.com/policy-wordings](https://wawanesa.com/policy-wordings).

Location Number	Location Description	Risk Type	Residence Type
1	3345 Vincent Street, Port Coquitlam BC V3B 3T5	Revenue Property	Detached Home

Additional Interest(s)

Mortgagee(s)  
Subject to Standard IBC Mortgage Clause, loss if any, is payable to

1st Mortgagee  
HSBC BANK Canada, 41 - 2755 Lougheed Highway, Port Coquitlam BC V3B 5Y9

Property Information

The following information may affect the calculation of your premium. Please review the below and report any inaccuracies to your broker.

Year Built	1950	Construction Type	100% Frame (Wood)
Residence Type	Detached Home	Dwelling Use	Rental
Dwelling Occupied	Tenant Occupied	Number of Units	2
Plumbing type and last update	2020, 2020	Electrical type and last update	Copper 100 amps Circuit Breakers 2020
Heating type and last update	Primary Forced Air Natural Gas Central Furnace 2006		

## Rating Information

The following information may affect the calculation of your premium. Please review the below and report any inaccuracies to your broker.

<b>Protection Grade</b>	Protected	<b>Risk Location Postal Code</b>	V3B 3T5
<b>Credit Consent</b>	Not Applicable	<b>Automobile policy with Wawanesa Insurance</b>	Not Applicable
<b>Package Claims Count in past 5 Years</b>	0		
<b>Discounts Applied</b> (See Definitions Below)		<b>Surcharges Applied</b> (See Definitions Below)	3

## Discount Codes

1: Alarm System - Intrusion 2: Alarm System - Monitored Fire Alarm 3: Claims Free 4: Mature Citizen 5: Senior Citizen 6: New Home 7: Mortgage Free 8: Loyalty 9: Water Shut-off / Leak Detection System 10: Preventative Measures (Limited Sewer Backup)

## Surcharge Codes

1: Heating 2: Log Construction 3: Additional Families 4: Vacancy 5: Absentee Landlord 6: Condition of Risk 7: Under Construction 8: Stand Alone Dwelling

**Insurance is provided only where a Premium is shown for the Coverage, subject to all conditions of the policy.**

## Insurance Coverages

View your wordings at [wawanesa.com/policy-wordings](http://wawanesa.com/policy-wordings)

	Amount of Insurance	Deductible	Premium
<b>Basic Revenue Property Policy - Form REVBASE 09 2022</b> <b>CEO Signature - Form PPCEOSIGN 04 2016</b>			\$957.00
<b>Section I - Property Coverage</b>		\$1,000	
Coverage A - Residence	\$316,000		Included
Coverage B - Additional Buildings and Structures	\$47,400		Included
Coverage D - Loss of Use	\$63,200		Included
<b>Section II - Personal Liability Protection</b>			
Coverage E - Legal Liability - each occurrence	\$2,000,000		Included
Coverage F - Voluntary Medical Payments - each person	\$5,000		Included
Coverage G - Voluntary Payment for Damage to Property of Others - each occurrence	\$1,000		Included
<b>Inflation Protection Coverage - Section I Property Coverage - Conditions</b>			Included
<b>Roof Surfacing - Basis of Settlement - Form 3113 09 2022</b>			Included
<b>Liability Restriction for Designated Premises Endorsement - Form 3102 04 2021</b> Premises location address: 3345 Vincent Street, Port Coquitlam BC V3B 3T5			Included
<b>Building Bylaws Coverage - Form 1053 04 2021</b>	\$20,000		\$10.00
<b>Service Line Coverage - 3202 09 2022</b>	\$10,000	\$1,000	\$70.00
<b>Water Defence - Limited Sewer Backup Coverage - Form 3114A 09 2022</b>	Policy Limits	\$1,000	\$129.00
<b>Fire Following Earthquake - Section I Property Coverage</b>			Included
<b>Water Defence - Overland Water Coverage - Form 3115L 05 2023</b>	Policy Limits	\$1,000	\$60.00
<b>Premium Subtotal</b>			<b>\$1,226.00</b>

**This policy is subject to:** Statutory Conditions (British Columbia) - Form SH2 08 2021; CEO Signature page Form PPCEOSIGN .

## Policyholder meeting notice:

Policyholders in good standing can attend and vote (in person or by proxy) at meetings of the policyholders of Wawanesa Insurance. If you want to receive notice of these meetings, please visit [wawanesa.com/annual-meeting](http://wawanesa.com/annual-meeting)