WESTMOUNT PLACE

INSURANCE CLAIMS

POLICY AND PROCEDURES

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1 INTRODUCTION

Westmount Place maintains insurance on individually owned suites within the building as required by its Bylaws (Section 46) and the Condominium Property Act. In 2011 an amendment to the bylaws was passed that specifically excluded betterments and improvements from the coverage provided by Westmount Place.

For the purposes of this document the term Westmount Place shall refer to the combination of Westmount Place Condominium Corporation and its insurance provider and the term Owner shall refer to the combination of a suite Owner and its insurance provider.

This document describes the scope of the insurance coverage maintained by Westmount Place and the procedures for making a claim.

1.1 Owners

The Westmount Place Bylaws and the Condominium Property Act do not require Owners to have additional insurance but it is highly recommended. Owners are advised to promptly contact their insurance provider when there is an insurance claim.

1.2 Renters

The Westmount Place Bylaws (Section 51) requires tenants to have a tenant insurance policy. Within 20 days of occupancy the Owner or tenant must provide to Westmount Place a certificate of insurance evidencing existence of a tenant's insurance policy. This certificate shall be provided to the Westmount Place Property Manager.

2 SCOPE OF INSURANCE

2.1 Included

Westmount Place insures the suite for all required perils up to the original builders specifications. Perils include:

- water damage
- fire

Westmount Place arranges the emergency response. Depending on the nature of the event and emergency response the Owner may be responsible for paying a portion of the cost.

2.2 Excluded

Generally anything that is not included is excluded. These items are specifically excluded:

- betterments and improvements
- modifications to common property made by the Owner
- contents
- moving of contents including to effect repairs
- storage of contents if needed to effect repairs
- alternate accommodation
- business interruption costs
- deductible portion of Owners insurance

All costs relating to excluded items are the responsibility of the Owner.

Claims started more than two years after the Date of Loss are excluded. Claims that are not an insurable event are excluded.

Claims may not be made for events for which Westmount Place does not carry insurance.

2.2.1 Flooring

Where the original flooring was designed for a potentially wet area (tile or vinyl sheet), and it has been removed and replaced with a material not designed for a wet area, the new flooring material will not be covered for an insurance event involving flooding.

2.2.2 Modifications To Common Property

Where an Owner has made modifications to the Common Property (with or without approval of Westmount Place) they are solely responsible for its maintenance including covering insured events.

Known modifications to the Common Property include:

- the windows on the north wall of unit 128B
- the sun room added to the east deck of unit 122
- all coverings and other items (for example planters and seating) placed on the outside decks. For clarity the decks are the inverted roofs covering the interior suite space below. The original deck covering is concrete pavers.
- All coverings and other items placed on the balconies. For clarity the balconies are exterior cantilevered parts of the floor slab.
- All storage lockers and other materials in the assigned parking stall(s)

2.3 Negligence

Per the Westmount Place Bylaws, if an insurance event is triggered by the negligence of an Owner (or its tenant, visitor or guest) then the Owner will be responsible for paying the deductible part of Westmount Place insurance. Determination of negligence is solely at the discretion of the Westmount Place Board of Directors.

The amount of the deductible is identified on the Westmount Place Insurance Certificate.

3 CLAIM PROCEDURE

3.1 Notification

All active loss events shall be immediately reported to Westmount Place Security and/or the Building Operator and/or the Property Manager. They will manage the emergency response.

Where a claim involves Westmount Place insurance the Westmount Place Property Manager shall be involved as soon as possible after the loss event. The Westmount Place Property Manager will initiate a claim which may or may not involve the Westmount Place insurance provider.

The Owners and/or tenants are responsible for initiating a claim with their insurance provider. This should be done promptly as the insurance provider will likely want their adjuster involved.

3.2 Quotes and Subrogation

A quote (or multiple quotes as directed by the Property Manager) shall be obtained for repairs that only includes the repairs within the scope covered by Westmount Place. This will often be for less than the full amount of the repairs.

Where Westmount Place is responsible for a majority of the claim it will normally manage the repairs with a suitable commitment from the Owner to cover its portion. Suitable commitment will normally mean acknowledgement by the Owner's insurance provider of their intent to pay.

Alternatively the Owner can manage the repairs. Westmount Place will pay its portion of the claim on presentation of a Certificate of Completion signed by the Owner.

3.3 Certificate of Completion

All payments by Westmount Place are based on receiving a Certificate of Completion (CoC) signed by the suite Owner. Sometimes there are multiple insurance events affecting a single suite at one time. One CoC is required per suite per insurance event. The signed CoC ends the claim for that insurance event for that suite.

The Owner may not arbitrarly withhold its signature. In the event of dispute or delay in obtaining the CoC the Property Manager in coordination with the Board may sign the CoC.

3.4 Renovation Request

It is solely up to the Westmount Place Property Manager and the Board to determine if a renovation request is required when rebuilding after an insurance event.

Generally a renovation request will not be required if the rebuild is done by contractors approved to work in Westmount Place and the rebuild is an exact replacement of items that existed and are allowed by the current Westmount Place renovation requirements.

A renovation request will be required to provide the appropriate documentation for contractors working

in Westmount Place where the contractor is not already approved.

A renovation request will be required if the design of the rebuild differs from the design that previously existed (for example changing flooring type).

A renovation request will be required if the previous design did not meet current Westmount Place renovation standards (for example wood flooring without acoustical underlay). All rebuilds shall meet the current Westmount Place renovation standards.

4 RESIDENTIAL SUITE SPECIFICATIONS

These specifications and standards apply to residential suites that is those on floors 5 and above. They are based on the original builders specifications to the extent they have survived and were implemented as well as observations of some suites in near original condition.

Where there are gaps in the details it should be assumed that builder grade materials were used as understood in the industry.

4.1 Paint

Paint is one coat primer and two coats general paint.

4.2 Walls

Interior walls are steel studs covered by drywall and painted.

Baseboards are 80x20mm hemlock painted to match the wall.

4.3 Ceilings

Full height ceilings are stipple applied to the cement slab and not painted or primed. Medium texture spraytex.

Dropped ceilings are painted drywall.

4.4 Floors

Flooring is carpet 40oz face weight polyester nylon with 8lb undercushion 7/16". This is for living and bedroom areas.

Kitchen and front entry flooring is quarry tile. Quarry tile in herringbone pattern unglazed.

Bathroom is 100x75 Olympia ceramic tile.

Closets, storage rooms and laundry areas are vinyl sheet.

4.5 Doors

Entry door solid core red oak veneer with solid fir oak veneer frame.

Suite door is hollow masonite with metal frame. Door is painted.

Laundry room doors are bifold painted doors.

Closet doors are sliding 6mm bronze float glass.

4.6 Electrical Fixtures

Not included. A $750 allowance was provided.

4.7 Bathroom

Bathtub and shower surround same as floor.

Vanity cabinet Marquis lite by Kitchen Craft Canada with manufacturers standard hardware. Oak trim.

Vanity counter tops are corian with matching sink and backsplash.

Mirror 5mm glass 914mm by vanity width.

Toilet paper holder 1863S

Towel Bar 9400 – 24"

Shower rod 9690

Soap and grab 1862S

Robe hook 753

4.8 Kitchen

Kitchen cabinets Marquis lite by Kitchen Craft Canada with manufacturers standard hardware. Oak trim.

Countertop post formica manufacturers standard color selection.

Range top Hot Point Model PR230 or equivalent (actually is GE) colour almond.

Wall ovent Hot Point Model WS820 or equivalent (actually is GE)

Garburatror Hot Point Model GFC300 or equivalent.

Dishwasher Hot Point Model SU510 or equivalent (actually is GE) color almond

Range Hood recirculating charcoal type 2 speed Air King Model QD30 color almond

Refrigerator: Suite types B, C, F Hot Point Model RT134. Suite types A, D, E, G, M Hot Point Model RT159. Suite type H, J, K Hot Point Model RS196 without icemaker. Suite type L, N, P, Q, R, S, T, U, V Hot Point Model RS196 with icemaker. All to be color almond.

4.9 Closet

25mm OD chrome coat rods

4.10 Storage Room

Vinyl shelf.

There are no built-in's or shelving units.

4.11 Laundry

Vinyl shelf.

Washer and dryer are not included.

4.12 Fireplace

Applicable to suites on floor 22 and above.

Fireplace is Heatilator Mark 123-6F catalogue no. 3048 complete with dampers, fireboxes, flues roof penetrations, chimney caps and all othe accessories necessary for a complete installation.

5 COMMERCIAL SUITE SPECIFICATIONS

These specifications apply to commercial suites located on floors 1-4.

5.1 Walls

Walls are not included except demising walls between the commercial space and common property of the Condominium Corporation. Interior walls are not included.

Demising walls include exterior walls.

On floors 2-4 the hallway and elevator lobby areas are NOT common property and any walls boardering these areas are not included.

5.2 Floor Cover

Floor covering is not included.

5.3 Ceiling

Suspended ceiling with tiles.

5.4 Bathrooms

Not included.

5.5 Kitchens and Dining Areas

Not included.

6 Examples of Original Construction

6.1 Bathroom

Thios photo is of an original jetted bathtub and tile.



This photo is of the sink, backsplash, mirror and tile.



This is a close up of a small version of the vanity, sink, backsplash, mirror and tile.



6.2 Kitchen

This is an original kitchen with appliances.



This photo shows the cabinets, countertop, appliances, floor.



This is a close up of the countertop, backsplash, cabinets.



This is a close up of the appliances including the microwave, oven, range hood and stove top.



6.3 Other

This photo shows the mirrored glass sliding doors that were used for all the closets including the entrance and bedrooms.

