

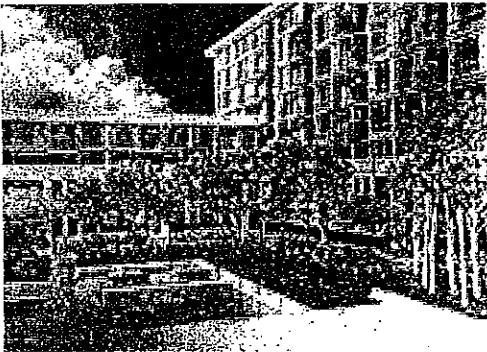


N1N2

15 Fort York Boulevard
Toronto, ON M5V 3Y4



Club-W



15 Brunel Court
Toronto, ON M5V 3Y6

INFORMATION GUIDE

CONCORD CITYPLACE

Prepared by Andrejs Property Management Inc.



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EMERGENCY TELEPHONE NUMBERS

1.01 DAYTIME EMERGENCY

NOTIFY THE CONCIERGE: 416-342-0416

1.02 EVENING, NIGHTTIME & WEEKEND EMERGENCY

NOTIFY THE CONCIERGE: 416-342-0416

1.03 AMBULANCE - POLICE - FIRE - EMERGENCY

Dial 9-1-1

(Then notify the Concierge that you have called for emergency/medical aid so that the responding agency can be directed to you upon arrival at the building.)

NON-EMERGENCY:	PROPERTY MANAGEMENT - Site	416-623-0748
	PROPERTY MANAGEMENT Andrejs Management Inc. Head Office	905-850-7750
	CONCIERGE	416-342-0416
	TORONTO POLICE SERVICES	416-808-2222
	TORONTO TRANSIT COMMISSION	416-393-4000
UTILITIES:	TELEPHONE (Telus)	1-866-876-2489
	CABLE (Rogers)	1-866-764-3771
	GAS (Enbridge)	416-447-4911
	HYDRO (Toronto Hydro)	416-542-8000
OTHER NUMBERS:	POISON CONTROL	416-813-5900

MAILING ADDRESS:

- (Bldg. N1 & N2) 15 Fort York Boulevard, Toronto, ON M5V 3Y4
- (Bldg. O – Gallery Lofts) 15 Brunel Court, Toronto, ON M5V 3Y6

INFORMATION GUIDE

FOR OWNERS AND RESIDENTS

This section of the Manual has been prepared to assist and take you through the general guidelines of condominium living in an effort to enhance the proper management, operation, use and enjoyment of all portions of the Condominium Corporation that you have chosen to make your home.

PREFACE

The embodiment of condominium living is the "communal" aspect of both ownership and lifestyle. The purchase of your suite brings with it the right of use and undivided common ownership of various facilities, portions of building and grounds which are to be used in common and maintained in common with your fellow condominium neighbours.

The Board of Directors will be aware of the investment that you have made in your condominium suite and of the pride of ownership that each suite owner has in their new home. This Condominium Corporation, like every community, must have rules and regulations to govern the conduct and affairs of its members and these rules are a reflection of the mutual co-operation and respect that should be shown by each suite owner to his or her neighbours.

It is incumbent upon the Board of Directors to ensure an appropriate regime. Rules are issued to enhance the proper management, operation, use and enjoyment of all portions of the Condominium Corporation by its residents. The Board is empowered by the Condominium Act to "make rules respecting the use of the Common Elements, units or any part of them, to promote the safety, security or welfare of the owners, or of the property, or for the purpose of preventing unreasonable interference with the use and enjoyment of the Common Elements and of other units."

The rules extend not only to our present and future owners, but to tenants, residents, and their families, guests, invitees, and/or agents.

The Condominium Act sets out the Corporation's responsibility concerning the Corporation's documentation: the Corporation has a duty to effect compliance by the suite owners of the Act, the Declaration, By-laws and Rules; each owner is bound to comply with the Act, Declaration, By-laws and Rules; and every owner has a right to compliance by other owners with the Act, Declaration, By-laws and Rules and can further require the Board of Directors to enforce suite owners' compliance.

Ultimately, the Board of Directors is empowered to enforce the Act, Declaration, By-laws and Rules of the Corporation to ensure a peaceful and co-operative environment amongst all residents.

CONDOMINIUM PROPERTY MANAGEMENT

2.01 PROPERTY MANAGEMENT

Property Management for your building will be located in an office on the ground floor. Day-to-day operations of the building are supervised by a professional Property Management company under contract to the Condominium Corporation. The role of Property Management is to deal with the daily operations concerning the common elements of the property and condominium related concerns of the residents. Property Management is accountable to, and takes direction from, the Condominium Corporation's Board of Directors and is responsible for the maintenance, appearance and upkeep of all the common elements throughout the complex.

ANDREJS MANAGEMENT INC. is managing your property. We provide accounting and other clerical services, preparation of monthly financial statements, recommendations for the annual budget and attend monthly Board Meetings. Our responsibilities also include, on behalf of the Board of Directors, the hiring of cleaning and security contractors, who work under our direction. Other responsibilities include contract negotiations and administration for landscaping/grounds maintenance, obtaining the Performance Audit, common element deficiencies, renovations of common areas, as well as the collection of Maintenance Fees, obtaining a reserve fund study, expenditure and revenue control and resident relations. The Property Management's duties do not extend to obtaining repair services for owners' suites. We deal only with the "common elements" portion of the building.

ANDREJS MANAGEMENT INC. will provide prompt response to your requests. When an investigation is necessary, your inquiry will be answered as soon as possible. Our services will be in accordance with the Corporation's Declaration, By-laws and Rules and Regulations therein, and the Condominium Act of Ontario.

Concerns regarding the building maintenance or other common services covered by the monthly maintenance fees should be put in writing and addressed to the site Property Management Office.

Please do not report suite deficiencies to the Concierge or Property Management. These must be forwarded by the suite owner in writing to Concord Adex's Customer Care staff as described in your Homeowners Manual.



ANDREJS MANAGEMENT INC.

On-Site Staff

Property Manager:	416-623-0748
Monday - Friday	9:00am to 5:00pm
After hours, Holidays & Weekends contact	
Concierge:	416-342-0416

2.02 BOARD OF DIRECTORS

The Board of Directors is responsible for looking after the affairs of the Corporation and enforcing the Condominium Act, the Declaration, By-laws and Rules (the governing documents for the Corporation).

On registration of the condominium, the developer will form a Declarant Board. This Board will be replaced by a Board of Directors elected by suite owners at the Turnover Meeting for the Corporation. This meeting usually takes place within two (2) months of registration of the Corporation.

The Board of Directors normally meets with the Property Manager on a regular monthly basis.

Residents may contact the Board of Directors by addressing letters to the "Board of Directors" and dropping them off at the Property Management Office.

2.03 SECURITY

Building security is the responsibility of each and every resident. Please do not permit entry to the building by holding doors open for anyone you do not personally recognize as a current resident.

Please do not hesitate to call the Concierge or Property Management if you see anybody suspicious wandering in or around the building or the underground parking areas. The Concierge reports to the Property Manager. Common Element concerns may be brought to his/her attention when the Property Management staff are not on site. The Concierge should be immediately notified of any accidents or emergencies.

The Concierge may accept small parcels and mail (except registered mail) on your behalf upon the homeowner/resident signing a liability waiver absolving the Concierge and the Condominium Corporation of any responsibility for loss or damage. Please speak to Property Management for details regarding this service.

The Concierge monitors the building's video cameras and will notify the Police or Fire Department in case of a concern. During a fire alarm the Concierge is responsible for

providing access to the building for the Fire Department and advising them of the nature and location of the emergency. He will provide the Fire Department with a set of emergency keys and a list of residents requiring assistance.

2.04 ENTERPHONE SYSTEM

Visitors at the lobby must enter your code as shown on the entry phone board. It is, therefore, a requirement for all residents to register their names and telephone numbers with the Property Management office in order to have their name(s) added to the system listings. For security purposes, your entry code is not the same as your suite number.

- All resident names are listed alphabetically by last name in an electronic directory.
- Visitors can search for a resident's "entry code" by using the "scroll" button.
- Once the "entry code" has been entered, the resident will be called directly.

- You will hear a distinctive 'double ring' on your telephone(s). Simply answer your telephone to be connected directly with the front lobby enterphone visitor.
- Identify the visitor as someone you wish to allow into the building before pressing '6' to unlock the building's front door.

- **Press '6'** to permit entry and then hang up.
OR
- **Press '3'** to deny entry or simply hang up.

- **Note: If you are on the telephone**, you will hear a series of call waiting "beeps" alerting you that an enterphone call is coming in. You may press '3' to put your first caller on 'Hold' and automatically switch to the intercom call. To return to your original call, simply press '3' again.

PLEASE DO NOT OPEN THE DOOR FOR STRANGERS!

2.05 KEYS, REMOTE TRANSMITTERS AND ACCESS EQUIPMENT

Upon confirmation that Interim Closing has been completed, Concord Adex Customer Care representatives will provide the purchaser with all necessary keys for the suite, suite mailbox, remote transmitters and any special items applicable to your suite, such as a water valve shutoff key.

Corporation policy regarding any restrictions and prices for purchasing extra items will be determined by your Board of Directors and administered through the Property Management office.

Please note that all suite door keys are on one master key system and this master key will only be used in cases of emergencies or to carry out Corporation business. The suite door lock may be changed provided that it is keyed to the building master key system. Owners are not permitted to alter the lock from the master key system or add additional locking mechanisms without the permission of the Board of Directors. With the change in ownership of a suite, we recommend changing the suite and mailbox locks. Upon sale of the suite, all keys and transmitters must be turned over to the new owner or the agent.

2.06 MONTHLY EXPENSES

- **INTERIM OCCUPANCY FEE**

"Interim Occupancy" is defined in the Condominium Act as the 'occupancy of a proposed unit before the purchaser receives a deed to the unit that is in registerable form.' (Condominium Act, 1998, c. 19, Section 80 (2))

During this Interim Occupancy period, the purchaser will be required to pay a monthly Occupancy Fee () which shall not be greater than the total of the following amounts:*

- 1. Interest calculated on a monthly basis on the unpaid balance of the purchase price at the prescribed rate.*
- 2. An amount reasonably estimated on a monthly basis for municipal taxes attributable to the unit(s).*
- 3. The projected monthly common expense contribution for the unit (Condominium Act, 1998, c. 19, Section 80 (4), subsections 1, 2 & 3)*

**Upon Interim Occupancy, you will be requested to provide a series of post-dated cheques for the fees set out above. Once the building is registered, this amount will change and only the monthly Common Element expense contribution (monthly 'Maintenance Fee') for your suite will be required (see below).*

- **MAINTENANCE FEE**

Upon registration as a Condominium Corporation and on final closing, each suite owner is required to pay a monthly Maintenance Fee. Please refer to your proposed Condominium Documentation (**'Schedule "E" – Common Expenses' of the Declaration**) for details regarding items included in the Common Expenses.

Monthly Maintenance Fees are due on the **FIRST DAY OF EVERY MONTH** and are payable to your Condominium Corporation through the Property Management Office by 12 post-dated cheques or Pre-Authorized Debit; please note that Pre-Authorized Funds transfer will not be available until after registration. Management will provide you with information for Pre-Authorized payments prior to the Turnover Meeting.

The following are some examples of items not covered:

- ❖ Insurance on individual suites
- ❖ Property Taxes
- ❖ Personal telephone, cable, or internet services
- ❖ Maintenance & equipment in suites

IMPORTANT INFORMATION

3.01 ELEVATOR RESERVATIONS

- Elevator reservations must be made in advance through the Property Management Office.
Please call: 416-623-0748 to book your move-in reservation.
- Initial occupancy move-ins will be scheduled between 8 am through 8 pm, Monday through Saturday, excluding Statutory Holidays, until the majority of suites are occupied.
- All initial occupancy bookings are arranged by the Property Management Office *in accordance with the Occupancy Schedule* provided by the Developer.
- *Please remember that no move-ins are permitted until Interim Closing for your suite has been completed and keys released by Concord Adex Customer Care.*
- After initial occupancy, please note that future moves and deliveries may require the signing of an Elevator Reservation Contract and a security deposit in an amount to be determined by your Board of Directors.
 - a) Elevator moving times are restricted to the following times (subject to amendment by the Board of Directors):

Monday – Saturday from: 8:00 am to 8:00 p.m.
(excluding Statutory Holidays)

- b) Please remember that unscheduled moves and deliveries can cause unnecessary damage to the Common Elements of the building and interfere with elevator access for other residents. Damage to the Common Elements is an unnecessary expense for the entire Corporation and all owners. Please co-operate and ensure that all moves and deliveries are properly booked. Please advise the Property Management Office or Concierge if you notice any unauthorized moves.
- c) The moving company or delivery personnel must remove all cardboard and boxes from the site. Otherwise, it is your responsibility to have the boxes broken down and cut into 2' x 2' size, bundled and brought to the recycle room located on the P1 level or to the bin provided.

3.02 WINDOWS

- All drapes, blinds or other window coverings installed in a suite shall be white, off-white or neutral in colour to maintain an aesthetically appealing and uniform appearance with respect to the building.
- Inaccessible windows are cleaned by the Corporation as budgeted for and as scheduled by your Board of Directors.

Please refer to your Condominium Documentation, (Article 4, subsection 4.1 (d) of the Declaration) for additional information.

3.03 ENERGY CONSERVATION & HOUSEHOLD TIPS

- Please inform the Property Management Office when going away for an extended period.
- Please close all windows when the air conditioning is in operation
- Lower your thermostat to 68F during winter months to decrease heating costs
- Use bathroom and kitchen exhaust fans to remove excess moisture
- Use compact fluorescent light bulbs or other energy-saving bulbs to use less energy
- Set your clothes dryer to dry your clothes to a slightly damp condition for ironing or hanging
- Regularly inspect and clean out the wall-mounted dryer lint trap
- Inspect washer hoses on a regular basis and ensure drain hose is properly attached
- Never disconnect the safety stop on the outer portion of sliding windows
- Do not weatherstrip around suite entrance doors; this prevents proper fresh air supply and reduces exhaust fan efficiency
- Do not operate humidifier if there are signs of condensation
- Use timers for lamps to limit electricity use to times when needed
- Replace washers or cartridges on dripping taps (*One drop a second can waste almost 100 litres of water in a month*)
- Keep the filters clean in your fan coil unit(s) and kitchen exhaust fan
- Redirect air that is blocked by furniture to ensure maximum efficiency
- Periodically check cabinet hinge screws; tighten if loose

3.04 POWER FAILURE

Power failures can occur. Emergency lighting is provided only for the corridors and stairwells by an emergency generator. We suggest that you should keep a flashlight, a small portable radio and a supply of candles and matches in a safe place for use in a power failure.

The emergency generator will also operate one elevator in the building and various mechanical equipment. There is no emergency power provided to your suite in the event of a power failure.

3.05 ELEVATOR EMERGENCIES

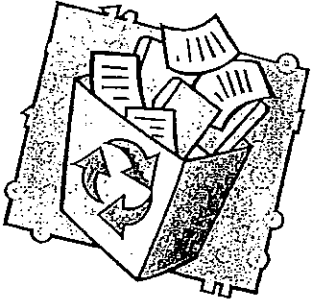
If you are ever stuck in an elevator **REMAIN CALM. PUSH THE EMERGENCY BUTTON and pick up the emergency telephone located in each elevator. The telephone is monitored 24 hours every day.** If you notice unusual operation of an elevator, please notify the Concierge or Property Management immediately.

3.06 GARBAGE DISPOSAL & RECYCLING

Disposal rooms are located on each floor. Garbage must be placed in plastic garbage bags, properly tied, and pushed down the chute. Items too large for the chute must be taken to the disposal room located on the P1 level of the building. Please do not use the garbage chutes before 7:00 am or after 10:00 pm. **PLEASE DO NOT LEAVE GARBAGE ON THE FLOOR.**

Bottles and/or glass must never be thrown down the chutes. Such items could explode on impact and seriously injure building staff who may be working in the compactor room.

Recyclable items must be placed in the assigned bins located in the building's recycling area. Please check the posted notices in the area describing proper procedures and items that may or may not be recycled. Some items are listed below:

Recycle	Do NOT recycle
Plastic food jars, tubs and lids, bottles, and jugs. Rinse to remove residue.	Glass - drinking glasses, dishes, cups, crystal, window glass, light bulbs, mirrors, pottery, glass pots and pans, make-up jars
Household paper (junk mail, writing paper, computer paper, flyers, and envelopes).	Plastic - bags, toys, make-up jars, caulking tubes, foam cups and dishes, motor oil jugs, take-out food containers, molded plastic bakery item trays
Empty paint and aerosol cans. Remove and discard lids.	Metal - coat hangers, pots, batteries
Metal cans. Rinse to remove residue, remove and discard lids.	Aluminum - foil wrap and bags
Boxboard boxes (cardboard, cereal, tissue, and detergent boxes).	Fibres - tissue, waxed paper, foil gift wrap, waxed cardboard
Aluminum rigid trays and pie plates. Rinse to remove residue.	
Milk/juice cartons and drink boxes. Rinse to remove residue.	
Paper gift wrap and cards. Remove ribbons and bows.	
Paper egg cartons, rolls, and bags.	
Glass bottles and jars. Rinse to remove residue, remove and discard lids.	
Newspapers and telephone directories.	
Magazines, catalogues, books.	
Corrugated cardboard - clean, unwaxed, and flattened. Tie in small bundles.	

3.07 BALCONIES

The Corporation has regulations on the use of balconies, terraces, patios and exclusive use areas of the building. Please refer to your Condominium Documentation (**Section 12 of the Disclosure Statement**) for further details.

Some excerpts from the regulations include:

- No balcony, terrace, patio or exclusive use area shall be used for hanging or drying clothes.
- These areas shall not be used for the storage of any goods or materials except for seasonal furniture.
- Such items shall be safely secured to avoid being blown off by high winds.
- No awnings or shades shall be erected over or outside of any balconies, terraces, patios or exclusive use areas without the prior written consent of the Board (certain conditions apply)
- No alterations shall be permitted to these areas and, in particular, no enclosures of the balconies, terraces or patios shall be allowed in order to maintain the integrity of the original design and architectural features of the building and to minimize possible damage to the water proofing membrane.

As a courtesy to your neighbours, please do not shake mops, dusters, carpets and similar items from your balcony and do not drop or hang anything over the balcony railings. Please do not place plant pots and/or flower boxes on the outside edge of your balcony railings. Residents are requested to be conscious of their neighbours below when sweeping their balconies. Please remember that bird feeders may not be used on your balcony or terrace.

3.08 NOISE

Please maintain music and television sets at a reasonable volume so as not to disturb others, particularly late at night. Residents renovating their suites upon prior, written approval of the Board of Directors are requested to ensure that work does not begin until 8:00 a.m. and ceases no later than 8:00 p.m. and no work is carried out on Sundays.

Please refer to your Condominium Documentation (**Section 21 'Notice to Purchasers' of the Disclosure Statement**) for additional information.

3.09 PETS

Please refer to your Condominium Documentation (**Article 3, Subsection 3.2 of the Declaration**) for details regarding rules and regulations pertaining to pets; some key points are:

- All animals or pets must be kept on a leash when on the common elements.
- If any animal or pet is deemed to be nuisance by the Board or the Property Manager appointed by the Board, then the owner or occupant shall permanently remove such pet or animal from the common elements, the unit and the property within two (2) weeks of receiving written notice requesting such removal.
- Owners shall be responsible for cleaning up after their pets and if an owner or occupant fails to comply, all costs incurred by the Corporation, including legal fees, to enforce this

provision shall be paid by such owner or occupant and may be recovered in the same manner as common expenses.

3.10 NOTICES

The Corporation's notice boards will be posted with important announcements from Property Management and your Board of Directors. It is recommended that residents regularly read the notice boards to be aware of upcoming events and other important building activities. It is anticipated that notice boards will be made available in the mail pickup area and/or elevators.

3.11 RECREATION AMENITIES



Please refer to your Condominium Documentation (Section 9 - 'Residential Shared Facilities' of the Disclosure Statement) for details.

3.12 STORAGE LOCKERS

Please refer to your Condominium Documentation (Section 15 'Storage Units' of the Disclosure Statement and Article 4, subsection 4.1, 4.4 and 4.5 of the Declaration) for details.

- Please remember that items are stored at your own risk.
- The Corporation's insurance does not cover damage to or theft of these items.
- The homeowner is responsible for providing and maintaining a suitable padlock to secure the assigned storage locker.
- No items are permitted to be stored above the wire mesh separation due to fire code regulations.
- No combustible materials, offensive goods or perishable foods may be stored in any storage locker.
- Nothing shall be stored in any storage locker in violation or contravention of any applicable by-law or regulation imposed by any governmental or non-governmental authority in this respect.
- Lockers shall not be used as workshop areas or for any purpose other than for storage.

3.13 REQUESTS AND CONCERNS

To serve you better, we ask that any concerns, requests or suggestions concerning the Common Elements of the building be made in writing and dropped off at the Property Management Office.

3.14 PEST CONTROL

A pest control contractor is on site each month. Upon request, suites will be treated for pests should problems arise. To prevent spreading of these pests, contact Property Management immediately upon noticing any pest problems in order to schedule treatment.

3.15 SUITE ALARM PANELS

On Interim Closing each homeowner will receive instructions on the operation of the suite Alarm Panel. A brief summary is as follows:

Activating the Alarm Panel:

- If the READY light is ON, the system is ready for arming. Enter your personal four-digit access code. As each digit is entered, the keypad will beep. If the access code is incorrect, the keypad will buzz steadily for one second; press the (#) key and re-enter the access code. Once the correct code is entered, the keypad will beep quickly and the Armed light will come ON.

NOTE: Inputting your access code will only activate the alarm panel in your suite. The alarm panels are not monitored by the Concierge but can be privately monitored off site by a security company. Check with your insurance broker to see if a discount applies for monitored alarms.

Deactivating the Alarm Panel:

- As soon as the door is opened, the keypad will beep to indicate that the system should be disarmed, enter your four-digit access code. If an error is made simply re-enter your access code. As soon as the correct code is entered, the Armed light will go out and the keypad will stop beeping.

3.16 VISITOR ACCESS (AIPHONE SYSTEM)

There is an Aiphone located at the elevator entrance from the Garage Visitor Parking area. This two-way intercom system allows visitors to communicate with the Concierge for immediate assistance and access to the property. There are also aiphone stations strategically located throughout the garage to assist with any emergency situation. The Concierge will answer Aiphones when activated.

GARAGE AND PARKING

4.01 UNDERGROUND PARKING

Please turn on your headlights in the garage and on exit ramps.

Drive SLOWLY AND CAUTIOUSLY !!!!

No repairs or maintenance whatsoever are allowed to vehicles in the underground garage.

Only vehicles are permitted in the garage parking spaces. Any other articles (e.g. tires, boxes, etc.) stored in your parking space are not permitted. Please refer to the Condominium Documentation (**Section 13 – ‘Parking’ and Section 14 – ‘Visitors Parking’ of the Disclosure Statement and Article 4, subsection 4.3, 4.5, and 4.6 of the Declaration**) for a more detailed explanation of what is permitted in the parking garage.

4.02 OVERNIGHT VISITORS

Overnight parking is permitted for “VISITORS” ONLY. Please contact the Concierge to obtain a special permit for the vehicle which must be displayed on the dashboard.

FIRE SAFETY

5.01 INTRODUCTION

This section outlines procedures and responsibilities for residents and building personnel in a "fire emergency".

Learn what to do if a fire happens in your building. This is the best way to protect yourself and those around you. Every fire is different. You must always protect yourself from smoke. Remember, most fatalities result from smoke, not fire. Wherever you are, if there is smoke, crawl low under it; the air is cleaner near the floor. The following are recommendations only:

5.02 FIRE SAFETY INFORMATION

The safe and orderly evacuation of all personnel in the building is of paramount importance. The following procedures are intended to achieve this goal in the event of a crisis, not only from fire, but also from any other physical emergency. Please familiarize yourself with the nearest fire exit for your suite. The complete co-operation of each occupant is mandatory if the Fire Safety Plan is to be successful.

Highrise buildings are considered to be safer from the spread of fire than the average single-family dwelling. Your building has been constructed of fire resistant materials and solid masonry walls and floors inhibit the spread of fire from suite to suite. During a fire emergency the stairwells are pressurized to help keep smoke out. Please do not tamper with or remove your automatic door closer on your suite door or any of the following fire safety equipment.

SMOKE/CARBON MONOXIDE DETECTORS

Each suite has a smoke/carbon monoxide detector (some larger units have more than one) which is located on the ceiling and is wired directly into the suite electrical breaker panel. For example, if burning toast causes some smoke, the alarm may activate. This alarm is strictly internal within the suite and should de-activate once the smoke clears. Residents should test the detector monthly by pushing the test button until the alarm sounds. If no alarm occurs, it is important to immediately contact the Property Management Office to enquire as to a replacement at the homeowner's expense. Carbon monoxide fumes, although odourless, may be deadly if inhaled. If the detector sounds an alarm, quickly try to check if it is malfunctioning, otherwise, ensure all occupants of the suite quickly leave the area and report to the Concierge.

SILENCER AND FIRE ALARM SPEAKER

Each suite is equipped with an alarm silencer (a small panel on the wall). If the fire alarm bells in the building have been sounding for more than a minute, this alarm silencer can be depressed to briefly silence the bells in your suite. Please note that when an announcement is made over the fire alarm speaker(s) located on the ceiling near the detector(s), the silencer will reset itself into alarm mode. The building's fire alarm can be heard in each suite through the speaker(s). For your safety, follow evacuation procedures.

IMPORTANT: There is a fee for service required to reconnect an unauthorized disconnection of fire alarm speakers within a suite. The speakers are connected to the main building fire alarm system. A disconnected speaker will put the building's fire alarm panel

into 'trouble' mode. Any and all charges resulting from such action will be the homeowner's responsibility.

HEAT DETECTOR

Each suite is equipped with a heat detector. This important safety feature detects **intense heat build up** in your suite and activates the fire alarm **in the building**.

IMPORTANT: Although suite smoke alarms do not activate the building's fire alarm system, please note that an **ACTIVATED HEAT DETECTOR WILL SEND A SIGNAL TO THE MAIN FIRE PANEL AND SOUND THE MAIN ALARM, RESULTING IN THE FIRE DEPARTMENT'S RESPONSE.** If it is a false alarm, please immediately contact the Concierge since otherwise the Fire Department may charge for each emergency vehicle that responds. The Corporation may charge these costs to the resident who triggered the alarm.

5.03 FIRE SAFETY PROCEDURE

In the event of fire, the safest place may be within your suite. If you decide to leave, do not use the elevators, check and use the stairs. There is an alarm pull station next to the stairs on each floor, and a fire hose and extinguisher in each hallway. There are smoke/carbon monoxide detectors in each suite. Also do ensure that you know the location of the alarm nearest to your car in the garage. Never attempt to go up to the roof. The door to the roof is locked at all times and smoke rises. The building is equipped with a two-stage fire alarm system. There are two alarm sounds you will hear through the speakers:

- An Evacuation Alarm (continuous signal)
- An Alert Alarm (Intermittent signal)

On Discovering a Fire:

- Leave the fire area and take your key.
- Tell everyone in your immediate area.
- Close all fire doors behind you.
- Activate the fire alarm by using the pull station.
- Do not use the elevators.
- Use the nearest exit stairwell to go down to the ground floor level and leave the area immediately.
- Dial 9-1-1 for the Fire Department from a safe place. Never assume that this has been done.
- Know the correct address and location of the fire in the building.
- If safe to do so, meet the Fire Department near the main entrance to advise the fire location.
- Do NOT return until it is declared safe to do so by the Fire Department.

If you Hear the Evacuation Fire Alarm Tone (continuous signal):

1. Before opening the door, check if the smoke is entering from around the door. If not, feel the doorknob for heat. If it is not hot, brace yourself against door and open it slightly. If you feel air pressure or a hot draft, close the door quickly.

2. If you find no fire or smoke in the corridor, close the door behind you and leave by the nearest exit stairwell that appears smokefree.
3. If you encounter smoke in the corridor or stairwell, consider using another exit stairwell at the other end of the corridor, which may be clear, or return to your suite and notify the Fire Department of the situation.
4. If you cannot use any stairway, return to your suite if possible, or go into any corridor and bang on suite doors until you find a place to take shelter.
5. Never go up to the roof. Smoke rises to the top of stairways. There is no roof access and you could be trapped.

If an Alert Fire Alarm Signal is Heard (intermittent signal):

- a) An alert alarm signal indicates a possible fire condition may exist somewhere in the building. Stand by for instructions.
- b) Listen for instructions or announcements over the voice communication (fire alarm speaker) system.
- c) Prepare to leave the building.
- d) When necessary to leave a floor area, follow procedures for continuous alarm signal mentioned above.

If you Remain in your Suite

You must protect yourself from smoke. Stay in your suite until you are rescued or until you are told to leave. This may take a long time. Do not wait too long to leave your suite after the alarm has first sounded. The longer you wait, the more risk there is that heavy smoke may have spread into the stairways and corridors. Your chances of survival are less.

- i. Attempt to keep smoke from entering your suite. Use tape to seal openings around the door(s) and place wet towels at the bottom. Seal vents or ducts the same way.
- ii. If smoke enters your suite or if you require assistance for evacuation, telephone the Fire Department – dial 9-1-1. Tell them where you are and try to move to a balcony if available. Take a cell/cordless phone if possible. Close the doors behind you.
- iii. Signal to the fire fighters by waving a sheet or towel from a window or balcony.
- iv. If you do not have access to a balcony, go to the most smoke-free room, close the door and seal it with tape and wet towels. Open the window for fresh air, however, if smoke enters, close it.
- v. Crouch low to the floor if smoke comes into the room.
- vi. Remain calm and wait to be rescued. Do not consider jumping. Listen for instructions from authorities.

5.04 CONTROL OR CONFINEMENT OF A FIRE

FIRE HOSE CABINETS AND EXTINGUISHERS

- 1) The use of fire extinguishing equipment to try to fight a small fire is strictly voluntary and residents are urged to use extreme caution and common sense at all times. They should **first pull the nearest alarm station**. Only experienced person(s) familiar with extinguisher operations should consider trying to extinguish a small fire.
- 2) In the event a small fire is not extinguished with the use of a portable fire extinguisher, or if smoke presents a hazard, ensure the door to the fire area is closed in order to confine and help contain the fire, then follow normal evacuation procedures. **If in any doubt, leave the fire area, ensuring the alarm has been sounded.**
- 3) To operate a portable fire extinguisher, remember the word "P-A-S-S", which stands for the following:
 - P Pull the safety pin out.
 - A Aim the fire extinguisher nozzle at the **base of the fire**.
 - S Squeeze the trigger.
 - S Sweep back and forth at the base of the fire until the fire is out.

5.05 FIRE HAZARDS

In order to avoid fire hazards in the building, occupants are advised:

- Not to put burning materials such as cigarettes and ashes into garbage chutes.
- Not to dispose of flammable liquids or aerosol cans in the chutes.
- Flammable liquids should not be used for cleaning purposes.
- Never force cartons, coat hangers, bundles or paper into the chute causing it to clog.
- Avoid unsafe cooking practices, deep fat frying, too much heat, unattended stoves, loosely hanging sleeves.
- Do not use unsafe electrical appliances, frayed extension cords, over-loaded outlets or lamp wire for permanent wiring.
- Avoid careless smoking. Never smoke in bed.
- Do not leave articles such as shoes, mats, etc. in the building halls, corridors and stairways.
- Lint traps in laundry equipment should be cleaned to prevent excessive accumulation of lint.

In general, occupants are advised to:

- Know where the alarm pull stations and exits are located.
- Call the local fire department immediately whenever assistance is needed. **Dial 9-1-1.**
- Know the correct building address.
- Know the audible alarm signals and the procedures established to implement safe evacuation of the building.
- Report any apparent fire hazards to the Property Management Office or Concierge.
- **No person shall intentionally disable a smoke alarm so as to make it inoperable.**
- **Do not tamper, disconnect or cover the in-suite fire alarm speaker or heat detector.**

5.06 EVACUATION PROCEDURES - for Handicapped Occupants

Handicapped persons who would require assistance if evacuation becomes necessary, should provide the following information to the Property Management Office as soon as possible:

- ❖ Full Name
- ❖ Suite Number and Building
- ❖ Telephone Number
- ❖ Type of Disability

IT IS A FIRE CODE REQUIREMENT THAT AN UPDATED EVACUATION LIST BE AVAILABLE FOR FIRE DEPARTMENT PERSONNEL AT ALL TIMES.

INSURANCE

6.01 HOW IT AFFECTS CONDOMINIUM OWNERS

- Condominium insurance is one of the least understood facets of condominium living. Like all condominium matters, insurance comes in two sections:
 1. Common element insurance, and
 2. Homeowner insurance.

6.02 COMMON ELEMENT INSURANCE (THE MASTER POLICY)

The insurance provided by the Corporation covers the Common Elements and basic suite. It does not provide coverage for the belongings of the resident or any upgrades or improvements the suite owner has made.

The Condominium Corporation must, by law, insure the Common Elements against all major perils, and such other perils as the Declaration and By-laws of the individual Corporation may stipulate. This policy is known as the Master Policy. The Common Elements, the basic suites, and the building itself must be insured to full replacement value as at the time the developer registered the property.

"Major perils" consist of fire, lightning, smoke, windstorm, hail, explosion, water escape, strikes, riots or civil commotion, impact by aircraft and vehicles, vandalism and malicious mischief. "Water escape" refers to water originating either outside the condominium premises, or within the Common Elements.

The Corporation must also maintain a policy against liability resulting from a breach of duty. Breach of duty coverage refers to liabilities resulting from the failure of the Corporation to act in the case of known hazards.

Please refer to your Condominium Documentation (**Article 10 – Insurance, of the Declaration**) for details. Reference should also be made to **By-Law No. 3 Appendix A – Definition of a Standard Unit**.

6.03 HOMEOWNER'S INSURANCE

Each owner should have:

The individual owner is partially covered by the Corporation's master policy. If there is a fire, the master policy will cover repairs and replacements to restore the Common Elements and damaged suites to the condition they were in when the developer sold to the first owner, **EXCLUDING upgrades and improvements or changes made by the owner.**

For example, if a fire breaks out in one suite through an **act of omission** and adjacent suites are damaged, any damaged furniture and other contents are the responsibility of the suite owners who should have their own insurance to cover such an eventuality. **The negligent owner will have to pay the deductible on the master policy.**

In some cases the suite owner can be held responsible for damage to the Common Elements. For example, if the damage is caused by **an act of omission**, the Corporation will hold that owner responsible for the deductible under the master policy.

The owner of a suite should also include liability coverage in their policy.

The master policy does not cover any **UPGRADES** or **IMPROVEMENTS** owners or previous owners may have made to their suites. Some have installed upgraded kitchen cabinets, others have papered walls, upgraded floor covering, installed mirrored doors or tiles, etc. None of these is covered by the Corporation's master policy, and must be included in the homeowner's policy.

a) PERSONAL BELONGINGS

The homeowner's insurance should cover all personal belongings. **It is wise to make an inventory and take photographs of your valuables** and include major improvements that have been made to the suite. The inventory should be kept in a safe place and be up to date so far as major purchases are concerned.

This inventory is needed:

- To decide how much coverage is required now;
- To refresh the memory after a loss as to what was owned (after a major fire or a burglary many people forget about items that they do not use daily);
- To use as proof to an insurance adjuster after a loss.

b) SPECIAL ITEMS

For some special items such as jewelry, furs, silverware, stamp and coin collections and securities, coverage is either excluded or extremely limited under all insurance policies. Articles such as these that have high value or that regularly leave the premises should be insured separately by a special rider on the policy. If you have any such items, be certain your insurance agent knows about them.

c) PLUMBING

As a guideline, here are some examples of plumbing areas that are the suite owner's responsibility:

- Leaks around the bathtub.
- Water leaking under toilets; sealant dried out.
- Water leakage from an appliance or waterbed.
- Leaking pipes under sinks.
- Sink, tub or toilet overflow due to negligence.
- Kitchen, bathroom & laundry shut-off valves.
- Shower & tub fixtures.
- Bathroom & kitchen fixtures.

d) ELECTRICAL

All outlets in the suite are the responsibility of the Owner. Note that the circuit breaker box and breakers themselves are the responsibility of the Owner.

The suite owner's insurance policy should cover at a minimum:

- All improvements made to a suite.
- All personal contents.
- Temporary shelter in case the suite is not habitable.
- Liability insurance.

Many insurance companies offer condominium packages. These cover the contents of the suite including all upgrades. Most policies contain specific cost limits on repairs to improvements, so owners should carefully examine what the different insurance companies offer. Owners should also consider adding a replacement value endorsement to their policy, under which repairs are made regardless of the effects of inflation.

6.04 THINGS TO AVOID

- a) Insurance policies with limited water damage coverage. Some policies will cover only against water damage from a burst pipe.
- b) Insurance companies that try to pass off 'Tenant's Package' policies to condominium owners, the coverage is not the same.

THE PROCEDURE THAT SHOULD BE FOLLOWED when an insurance claim is made concerning either the Corporation or another owner is as follows:

The owner / resident who experienced the damage:

- Immediately notify the Property Management Office.
- Make a claim against your own insurance policy.
- Follow the instructions of your insurance company.

The suite causing the damage:

- Contact the Property Management Office.
- Give the name and telephone number of your insurance company to Property Management.
- Inform your personal insurance company of the problem.

Property Management:

- Inspect the extent of the problem.
- If appropriate, contact the Master Policy company.
- Inform suite owners of the responsibility of the Corporation and of the homeowners.

In those cases where the Corporation is responsible for the cost of repair, the Corporation's insurance company normally sends a contractor to do the work.

RULES AND REGULATIONS

Please refer to the Rules and Regulations section of your Condominium Documentation for specific information.

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