

Ontario Branch
Confidential Report

MULTIRISK SURVEY

Insured: INTRA COR. INC.

Location Surveyed: 20 QUEEN W ST
TORONTO, ONTARIO
M5H 3R3

Person Contacted: Lee Ann Gibbs
Telephone Number: (416) 408-1200

Policy Number: 4127271
AIS Reference: 70413142

Surveyed by: Paul Yeung
Date of Survey: 1999.09.13

SAMPLE

NOTE: The sole purpose of this report is to provide insurance pricing and underwriting information about the particular insured and location named. Only the person requesting this survey will receive a copy of the report, and IAO asks that it be kept strictly confidential. This report does not guarantee compliance with any standards or with any federal, provincial or municipal codes, ordinances or regulations. Tests of fire and other protection equipment have not been conducted or witnessed during this survey.

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SAMPLE

MULTIRISK - FIRE, LIABILITY AND
BASIC CRIME

OCCUPANCY:

The insured is a tenant at this location. They have been in operation since 1997 and at this location for 2 year(s). They occupy 344 sq. m and are not the major occupant, having 15 employees. The premises are in good condition. The insured is interested in loss prevention, however there have not been any losses during the last 3 years.

* Occupancy Description (Insured / major tenant if insured is non-occupant)

Trading company with broker services.

* Other Classes of Occupants

Large office and retail complex with stores, numerous restaurants and service industries.

* Undersirable Features

None

It is recommended that this location be resurveyed in 1 year(s).

BUILDING:

* Built - 1976 (est.) Height: Storey(s) (excluding basement) - 36

* Addition(s) - 1979

* There are no renovations.

* Building condition - Good

* Area: Ground Floor - 32921 sq. m Total (including basement) - 395185 sq. m

BASIC CONSTRUCTION:

* Walls - 20% Fire Resistive - Reinforced concrete
80% Non-combustible - Glass Panels

* Floors - (excluding basement) 100% Concrete

* Roof - 100% - Concrete
- Surface material(s) - Tar and gravel
- Roof replaced, unable to determine when.

INTERIOR FINISH:

- * Walls - 100% non-combustible
 - * Ceilings - 100% non-combustible
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BASEMENTS:

- * Number of basements - 1
- * Total Area - 40413 sq. m
- * Finished - 50% Unfinished - 50%

VERTICAL OPENINGS:

- * Stairs - Fire rated enclosure
- * Elevators - Fire rated enclosure
- * Escalators - Protection open

MEZZANINE:

- * Construction - Concrete
- * Occupancy - Dining area of restaurant
- * Area - 439 sq. m

OUTBUILDINGS: None

HEATING:

- * Heat exchange unit - 100% - Electric
 - Original installation.
 - Installation appears safe
 - * Heating appliances - All enclosed in a separate room
 - * Combustible materials - Not stored in this room at time of survey
 - * Chimneys:
 - Other : None - Standard
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ELECTRICAL:

- * Condition - Good and appeared safe at the time of the survey.
 - * Wiring - Conduit, BX
 - * Overcurrent protection - Circuit Breakers.
 - * Electrical system - Original installation.
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PLUMBING:

- * Condition - Good at the time of the survey.
- * Piping is Copper
- * Plumbing - Original installation.

EXPOSURES: (within 15m of the risk):

- * FRONT: TO TENANT
 - Construction - Fire Resistive.
 - Occupancy - Offices.
 - Distance - 0 m Height - 35 storeys
 - Protection - Automatic Sprinklers Grading - Light
- * LEFT: TO TENANT
 - Construction - Fire Resistive.
 - Occupancy - Offices.
 - Distance - 0 m Height - 35 storeys
 - Protection - Automatic Sprinklers Grading - Light
- * RIGHT: TO TENANT
 - Construction - Fire Resistive.
 - Occupancy - Offices.
 - Distance - 0 m Height - 35 storeys
 - Protection - Automatic Sprinklers Grading - Light
- * REAR: OPEN

MUNICIPAL PROTECTION:

- * The FUS Public Fire Protection Classification is 3
- * Responding (career) fire department Toronto
- * Distance from risk Less than 2.5 km
- * Access via Paved roads. Year-round.

- * The building itself is easily accesible to the fire department.
- * Two hydrants within 155m (standard)

PRIVATE PROTECTION at this location includes the following:

- * Standard extinguishers; Standard Standpipe & hose; Automatic sprinkler (The sprinkler system was neither tested nor evaluated during this survey, a sprinkler survey is available upon request)
- * Fire detection/alarm system - Supervised - Full Heat & Smoke
- * Guard service - For building

MULTIRISK-LIABILITY

OCCUPANCY - GENERAL INFORMATION

- * Neighbourhood is predominantly commercial
 - * Insured - non-occupant building owner Area occupied - 344 sq. m
 - * 10% accessible to public. Public access is considered light
 - * Gross revenue - could not be determined at the time of the survey
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PREMISES information at the time of this survey

- * The following appeared to be SATISFACTORY:

Stairs, ramps, handrails; Floor surfaces & coverings; Wall & ceilings;
Interior Lighting; Exterior Lighting; Emergency Lighting; Interior
Housekeeping; Exterior Housekeeping; Washrooms; Sidewalks, Yards &
Parking Lots; Snow & ice removal; Signs & Awnings; Fire exits; Fire
alarms

ELEVATING DEVICES

- * 8 Passenger elevators
 - Current license is present.
 - Maintenance contract - Yes Company - Owners responsibility
- * 2 Escalators
 - Current license is not present.
 - Maintenance contract - Yes Company - Owners responsibility

MULTIRISK - BASIC CRIME

NEIGHBOURHOOD:

- * Predominantly commercial
- * Stable
- * Best described as having a low crime rate

BUSINESS:

- * Description - Trading and broker office
- * Hours of Operation - Mon - Fri 9am-5pm
- * Typical Stock - Office furnitures, personal computers, records and files.
- * Target Stock Details - Personal computers.
- * Smash and Grab exposure is low
- * There is no safe on the premises

GENERAL PROTECTION at the time of this survey:

- * The following appeared to be SATISFACTORY:
Exterior Lighting, Interior Lighting, Roof Accessibility, Target stock protection, Police Patrols
- * Security Alarm System - None

PHYSICAL PROTECTION (TENANT or OWNER/OCCUPANT):

- * The exterior locks at this location are deadbolt
- * The windows are not barred

This report section is designed to provide basic crime information only. More detailed crime information can be obtained by ordering an Expanded Crime Supplement.

MULTIRISK
REMARKS/RECOMMENDATIONS

REMARKS:

* Fire, Liability & Basic Crime - The insured occupies part of the 38th floor of this large office building located in downtown Toronto. The office tower is part of the 'Eaton Center'. Insured is the president of this trading company. The building has a 24 hours security service. All elevators and stairways are shut off after business hours and are accessible to authorized people only. The building is well maintained, fire extinguisher is standard. Insured was co-operative and is interested in loss control.

No recommendations made at this time.

SAMPLE