Confidential

IAO All Risk

(Now available through the IAO Web-site; www.iao.ca) INSPECTION REPORT

Supplement/s attached: Yes No

| 1.0 BASIC II | NFORMATION | | |
|---|--|--------------------------------|--|
| Insured: | | Policy Number | |
| Date of survey (YYYY/MM/DD): | 2002/04/03 | IAO Loss Control Specialist: | Paul Yeung |
| Person Contacted: Position | Louise McNeeley Director | Telephone No. | (416) 977-8353 |
| Mailing Address if Different for risk: | (unit # street # & name) | (Crty, Te vr. Village | IAO AIS No.: 70413142 |
| Location Surveyed: | 20 Queen St. W., #900, (unit # street # & nam) | To onto, (City, Town, Village) | Ontario (Province) M5H 3R3 (postal code) |
| Secondary address (If any) | (unit # street # & name) | (City, Town, Village) | (Province) (postal code) |
| IBC Territory Code | 88 | IBC Building Code: 6610 | SR/MA File No. |
| Underwriter: | | Broker: | |

The **IAO RiskeScore** and comments contained in this report are based on conditions and practices observed during our survey and other pertinent data supplied by management personnel at the risk.

Recommendations in this report are made to point out those areas where remedial action could have the beneficial effect of making the above premises safer, and thus more desirable from an underwriting standpoint.

Thank you for choosing IAO to perform this inspection. Please do not hesitate to contact us if we can be of any further assistance.

2.0 IAO Risk • Score

| | | Comments |
|-----------|------------------------|--|
| | 1 2 3 4 5 6 7 8 9 | |
| Property | | The building is in good condition for its age. |
| Liability | | No trip and fall hazards were noted. |
| Crime | | Physical protetion appears to be adequate. |
| | (1=Excellent & 9=Poor) | |

RISK ALERT ISSUED: Yes No If yes, describe (A risk alert is a telephone notification to the Inspection requestor, of a situation which could imminently cause a serious loss. A Critical Recommendation will be issued to address the situation.)

Committed to Service Excellence

IAO reports, prepared in compliance with commonly accepted risk control standards existing at the time services are rendered, are developed from an inspection of the premises and/or from data supplied by or on behalf of the Purchaser. IAO does not purport to list all hazards. While changes and modifications referred to in the reports are designed to upgrade protection and loss prevention of the premises, IAO assumes no responsibility for management and control of these activities. IAO will not be responsible to the Purchaser for any losses or damages, whether consequential or other, however caused, incurred of suffered, as a result of the services being provided.

Meaning of the IAO Risk•Score: The IAO Score is a grading of the risk inspected versus other risks in this class. Similar to the "Commercial" Fire Protection Grading system in design, there is range of 9 categories, with a grading or "score" of 1 being the most desirable. The IAO Score is based on a number of objective criteria pertaining to the risk at the time of our survey, tempered with the experienced judgement of our Loss Control Specialist. As a general guideline, the scores mean the following criteria:

- Risks in this range are well maintained, with no apparent moral hazards or management problems. Undesirable features are non-existent and recommendations, if any, are minor. Risks in this category are excellent (no deficiencies) to better than average for their class.
- The maintenance of Risks in this range is considered average. Moral hazards are not apparent, but there may be possible management problems (e.g. poor housekeeping). Undesirable features noted are correctable, and recommendations will vary from desirable to important. Risks in this category are considered average for their class.
- Risks in this range tend to be poorly maintained. Moral hazards and management problems (e.g. poor housekeeping and maintenance, poor attitude) are evident. Significant undesirable conditions are present and cannot or will not be corrected. Critical Recommendations may be present. Risks in this category are significantly below average for their class with little or no indication for improvement.

3.0 **REMARKS**

1. The risk is located in busy and well established area on the north side of Queen St. W. just west of Yonge Street in downtown Toronto. The is well maintained. Insured premises are well kept. Good walking surfaces were evident throughout. Housekeepng is good.

Portable fire extinguishers and fire hose cabinets are standard.

The risk is protected by a fully automatic wet sprinkler system, however, the sprinkler system was neither tested nor evaluated at the time of the survey. A complete sprinkler report is available upon specific request to IAO/UAB.

Physical protection for the risk appears to be adequate.

No unusual features and conditions were noted at the time of inspection

The contact was co-operative and is interested in loss operation

4.0 RECOMMENDATIONS

| Please note that these recommendations are classified as either Critical, Important, or Desirable Improvement recommendations as those aimed at correcting undesirable feature/s which, if left unattended, could cause a serious should be rectified immediately. This class of recommendation is only used in extreme situations. "Important" recommendations are into highlight undesirable feature/s which if left unattended, could cause a serious loss and should be rectified as soon as possible. "Improvement" recommendations are those aimed at correcting an undesirable feature which can be improved when feasible, to help reduce of a loss. | loss and ended to esirable |
|--|---|
| Listed below or None | |
| 02-1 Critical Important Desirable Improvement | |
| | |
| | |
| 02-2 Critical Important Desirable Improvement | |
| | |

| 02-3 Critical Imp | ortant | Desir | able Im | provement | | | |
|--|------------|--------------------|------------|---|------------------|--------------------------------|--|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| 5.0 OCCUPANCY II | IEODN | IATIOI | N (IBC | . Occumency 6 | J- 0444\ | | |
| 5.0 OCCUPANCY II | <u> </u> | IATIOI | N (IBC | Occupancy Co | <u>de 8111</u>) | | |
| The Insured is | | 1 | | | | | |
| Owner Occupant | | Non Non | -occupan | t building owner | | nt | |
| Name of building owner(if not In | sured): | Cadillac | Fairview | 7 | Number of y | rears bldg. Owned: N/A | |
| Number of years at this location: | 1.5 | Area occ | cupied (so | q. m): N/A | Business hou | ırs: 8 hours a day | |
| Days per week: 5 days | | Annual | Revenue | (optional): | Payroll (opti | onal): | |
| Previous loss history past 3 years | | | | Previous loss history p | • | | |
| Yes No Undetermi | | on as ner c | ontact | Yes No | Undetermined | <u>1</u> | |
| • | momati | in as per c | onact. | | | | |
| Insured Values: Property: \$ N/A | | | | Contents: \$ 186,000. | 00 | | |
| Combustibility of Occupancy: L | .2 | | | Susceptibility of Sec | upancy: S2-S1 | ight Damage | |
| 0 | | | | 101 | | | |
| Occupancy: Major Tena | | | | | | Occupancy Specific Supplement: | |
| Occupancy Description: 1 10 th floor as a law firm. | nsurea | occ spie | s vie en | trees floor and a | pproximate | e 195-sq. m. in area on the | |
| Special Hazard Code(s): | | U |] | Description: | | | |
| Special Hazard Code(s): | | | | Description: | | | |
| Other classes of occupants | S: (immedi | iate exposi | ures) | This large commercial b mercantiles tenants. | uilding is occi | upied by various office and | |
| Name: | Area occ | | | | IBC Code | | |
| Occupancy Description: | | | | | · | | |
| Special Hazard Code(s): | | Description | on: | | | | |
| Special Hazard Code(s): | | Description | on: | | | | |
| Name: | Area occ | cupied: | | | IBC Code | 2 | |
| Occupancy Description: | | | | | | | |
| Special Hazard Code(s) | Descript | ion: | | | | | |
| Special Hazard Code(s) | Descript | ion: | | | | | |
| Areas not surveyed: All other tenants are not inspected, | | | | | | | |
| access was denied by the | | | | | | | |
| management. | For a | dditional | tenants se | ee attached list | | | |
| 6 0 Bull Bull 600 | OTD!! | 0 1 1 2 1 1 | (100 | Matau O | 41 61 | 4) | |
| 6.0 BUILDING CON | 31KU | CHON | (IRC | <u> wajor Construc</u> | ction Cl | <u>ass 1</u>) | |
| Building condition: Above | Average | ☐ Av | verage | Moderate deficiencies | | Major deficiencies | |
| Year built: (yyyy) | 1976 | | | ccupied by insured (sq. 1 | | Combustibility of Building L2 | |
| Ground floor area (sq. m): | 32921 so | q. m | | oor area (excl. bsmt.) | | 314369 sq. m | |
| Height (excluding basement): | up to 10. | | | r of Stories: 5, 21 & 39 | - | | |

| | | | | grade) | | | | | | | | | |
|--|-----------------|----------------|-----------|---------------------------------|-------------|------------|-----------------|-------|-----------------------|--------------------------|------------------|-------------|-----------------|
| Baseme | nt: Ye | es N | No | Area of basement: 80826 (sq. m) | | | | | | Total area: 395195 sq. m | | | |
| Addition | ns (year & brie | ef description | n): | | I | | | | | | | | |
| Renovat | tions (year & t | orief descrip | tion): | | | | | | | | | | |
| | | Reinforced | | M | lasonry: | | Non C | omł | oustible: | Brick/sto | ne venee | r: | Wood frame: |
| | | 20 % (Re | | | :() | | 1,011 | %: | | | |) | %: () |
| Wall construction: 25 % (Refinereed Concrete) | | | | | | | | | | | | | |
| Other: 80% - Fire Resist | | | | | lass Panels | s | Panels | in V | Valls | % Descr | ibe: | | |
| Floor C | Construction: | Concrete: | 100 % | C | oncrete on | met | al pan: | % | | Wood joist: | % | | Other: % |
| Roof Ty | /pe: | Flat | | Sloped | | | | | Peak | ted | | | Other |
| Roof Co | onstruction: | Concre | ete 100% | | Steel de | ck % | 6 | | Woo | od joist % | | | Other: % |
| Roof Su | ırface: | Tar & | gravel | | Metal | | | | Aspl | nalt shingles | s [| R | Rubber Membrane |
| | | Wood | Shakes | | Other | | | | | | | | |
| Resurfac | ced: | Y | es | N | Vo | D | ate: | | | | | | |
| Interior | Finish Walls: | Comb | ustible: | % | | N | on-com | bust | tible: 100 | % | Open: | % | |
| Interior | Finish Ceiling | s: Comb | ustible: | % | | N | on-com | bust | tible: 100 | % | Open: | % | |
| Vertical | Openings: | □ N | one | \boxtimes S | Stairs | | Eleva | ator | D | eck: | Oth | er | |
| Horizontal Separation: Major Partition Construction Not Applica Frame Drywall on Studs | | | | | | l on Studs | | | | | | | |
| | | | | | | | Calci | e e | Block | 1 | Otl | her | |
| | | Proper | r Opening | retecti | n. | | Yes | | □No | | ☐ Not Applicable | | plicable |
| Mezzan | ines: No | | Combust | | * | | | | <u> </u> | | | | • |
| | ines percentag | | % | | | N | on-com | bust | tible: | % | Open: | | % |
| Combus | stible Conceale | ed Spaces: | No No | | Yes | If | yes, de | scril | be | and | % | | |
| Conceal protecte | led space prop | erly | ☐ No | | Yes | | Not a | ıppli | icable | Comment: | | | |
| Building | g Description: | | | | | | | | | | | | |
| | Shopp | ing Mall | Yes 🛛 N | lo I | ndustrial N | Mall | | es [| No S | Strip Mall: | Yes | \boxtimes |] No |
| | Other | Describe: | | | | | | | · | | | | |
| 7.0 | EXPOSU | RES (W | ithin 50 | m of | risk) | | | | | | | | |
| | Distance | Height | Co | nstructio | on | | upancy azard | | Civic Nun (optiona | | Opening Yes | g in F | Facing Wall No |
| Front | m | st | o. Open | | | - | | | | | | | |
| Rear | _ m | _ st | | | | - | | | | | | | |
| Left | _ m | _ st | | | | | | | | | | | |
| (For Mall | ls) Describe pa | _ st | | cured a | | | te. | | | | | | |
| 8.0 | COMMO! | | | | | | | plu | umbin | <u>a)</u> | | | |
| HEATIN | <u>\G:</u> | | | | | | | | | | | | |
| Forced w | | | ctric % | | Gas 100% | | Oil | | | Other | | | |
| Suspende | ed unit heaters | | etric % | | Gas % | 70 | Oil | | | Other | _ | | |

| Electric baseboard units: | // 0 | | | | | | | |
|---|------------------------|----------------|------------------|-------------------|--------------------------|--|--|--|
| Hot water/steam | Electric % | Gas % | Oil | % Other | | | | |
| Other | Electric % | Gas % | Oil | % Other | | | | |
| | Age (yyyy) Not in | spected | | | | | | |
| Boiler: | and Make: | <u>specieu</u> | Date of last 1 | Boiler Inspection | n: (yyyymmdd) <u>N/A</u> | | | |
| Appliances enclosed in a non- | | | ⊠ Yes | □ No | Not required: | | | |
| Combustible materials stored in | | | Yes | ⊠ No | Not applicable | | | |
| | | | | | Age (yyyy) | | | |
| Fuel tanks: None | Inside Outside | Above | ground I | Below ground | Capacity (L) | | | |
| Fill and vent piping: Inside | ∑ Yes | □ No | | | | | | |
| Masonry | ULC Factory bui | | nlabelled pre-fa | | | | | |
| Chimneys: Standard | Non-standard | | • | <u> </u> | | | | |
| Installation defects: None Moderate Major | | | | | | | | |
| Installation replaced: | Yes No | о (уууу |)% | | | | | |
| Comment: | | | | · | | | | |
| | | | | | · | | | |
| | | | | | | | | |
| ELECTRICAL: | | | | | | | | |
| | | | | | 7.04 | | | |
| Type: Conduit B | | | & Tube | . L | Other | | | |
| Temporary wiring or extension | | Yes | | | | | | |
| Overcurrent protection: | Circuit Breakers | Fuses: | Ordinary | Type P | Type D Other | | | |
| Installation defects: | None | Mode | | agor | | | | |
| Installation (wiring) replaced: | Yes | ⊠ No | (ууу | <u> </u> | | | | |
| Partial changes/extensions: | Yes | No No | | | | | | |
| Comments: | | ++++ | | | | | | |
| PLUMBING: | | 111 | | | | | | |
| | | | | | | | | |
| Type: | Copper | Galvaniz | | Plastic | Other | | | |
| Installation Replaced: | Yes | No No | | (yyyy) <u>%</u> | | | | |
| Condition: | Good | Fair | | Poor | _ | | | |
| Installation appears safe: | ⊠ Yes | No | _ | | | | | |
| SMOKING: | | | | | | | | |
| | | | | | | | | |
| Smoking Restricted: | Yes | No | | | | | | |
| "No Smoking" Signs posted: | ⊠ Yes | ☐ No | | Enforced: | Yes No | | | |
| HOUSEKEEDING | | | | | | | | |
| HOUSEKEEPING: Good | Average | | Poor | | Unacceptable | | | |
| | Average | | | | <u> </u> | | | |
| Comments: | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| 9.0 FIRE PROTE | CTION | | | | | | | |
| | | | | | | | | |
| PUBLIC: | | | | | | | | |
| F.U.S. Protection Class: <u>3</u> | Responding Fire | Department: | Toronto | | IICC Protection Grade 7 | | | |
| | Part ' | Time/Volunte | eer | Con | nposite | | | |
| Distance to Fire Department: | 2 km Roads: | | | Accessible Year | • | | | |
| | _ | ate Water Sup | _ | | | | | |
| | | - | | | O 205 | | | |
| No. Hydrants: | <u>2</u> within 155 m, | with | in 156 - 305 m, | | Over 305 m, None | | | |
| DDIVATE. | | | | | | | | |

PRIVATE: Are the following adequate?

| | | Yes | No | | Date Last Serviced | Comments |
|--------|-----------------------------|--------------|--------------|-----------------------|-------------------------|--|
| Porta | able Extinguishers | \boxtimes | | | March/2002 | |
| Stan | dpipe/Inside Hoses | \boxtimes | | N/A | March/2002 | |
| Wato | chman Service | | | N/A | | 24 hours concerige desk |
| Fire : | Detection System: | None | | Partial, Describe: | | |
| i) | Type of Detectors: | Heat and smo | oke detector | rs . | | |
| ii) | Detectors properly located: | | | Describe: | | |
| iii) | Components listed by: | ☑ ULC | UL | Other | | |
| iv) | Maintenance contract: | \boxtimes | | Company: Owner respon | <u>nsibility</u> To | elephone #: <u>N/A</u> |
| v) | Connected to: | ULC List | ed Station | ☐ Unlisted Service | Fire/Police Depart | ment \overline{\ |
| Auto | matic Sprinkler Protection: | Other: None | ⊠ Fı | | Partial (describe): Yes | lo |

SAMPLE

10.0 **ALL RISK:**

Information Confirmed by: Louise McNeeley

EARTHQUAKE

| What is the earthquake zone: $\underline{0}$ | | | | | | | | | |
|---|---|--------------------------|--|----------------|--|--|--|--|--|
| Is there any earthquake history in the area: | Yes | | ⊠ No | Undetermined | | | | | |
| If Yes , describe history | | | | | | | | | |
| Any evidence of the following: | | | | | | | | | |
| Significant exterior wall or foundation cracks no | Significant exterior wall or foundation cracks noted? Yes No | | | | | | | | |
| Sagging? Yes No | | | Describe: | | | | | | |
| FLOOD | | | | | | | | | |
| Is this establishment located on a flood plain: | Yes | No No | | | | | | | |
| Is it located near a body of water: | Yes | ⊠ No | Describe: | | | | | | |
| Distance to nearest body of water: | | None d | etermined | | | | | | |
| Is there a history of flooding: | Yes | ⊠ No | If yes , give history: | | | | | | |
| Evidence of water damage: | Yes | ⊠ No | Describe: | | | | | | |
| Years knowledge of risk: 1.5 yrs. | | | | | | | | | |
| Plumbing is: Copper Galvanive. Is there evidence of corrosion: Is the building sprinklered: Is stock susceptible to water damage: Are all window/skylight openings adequately sea Does water main pass under building: Is the roof covering adequate: | Ye ⊠ Ye □ Ye | s No s No s No s No s No | Describe: Comment: Describe: Describe: | | | | | | |
| Inside and/or roof storage tanks/process equipme | ent Ye | s 🛛 No | Describe: | _ | | | | | |
| Tanks/equipment satisfactorily controlled: | ☐ Ye | s No | Describe: | - | | | | | |
| Is there use of: ☐ skids ☐ Shelving | ⊠ Floor Dr | rains 🖂 Co | overs over stock/equipm | nent Describe: | | | | | |
| Sewer Backup claim in the last three years: | ☐ Ye | s 🛛 No | Describe: | | | | | | |
| COLLAPSE AND/OR SEWER BACKUP | | | | | | | | | |
| Is there any history of collapse: | Yes | No No | Describe: | | | | | | |
| Is there any history of sewer back-up: | Yes | ⊠ No | Describe: | | | | | | |
| Are sewer back-up protection devices in place: | ☐ Yes | ⊠ No | Describe: | | | | | | |

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ADDITIONAL PERILS

| Is lightning protection in place: | ⊠ Yes | ☐ No | Describe: Normal electrical win | | | | | |
|-------------------------------------|---------------|--------------|---------------------------------|----------------------------------|----------|------------|--|--|
| Is risk located within 5 km of air | port: | Yes | ⊠ No | Beneath a flight path: | Yes | ⊠ No | | |
| Is the yard fenced: | Yes | ⊠ No | Are gates lo | cked when the premises are close | ed: Yes | ☐ No | | |
| Is the yard and the exterior of the | building lit: | | ⊠ Yes | □ No | <u> </u> | | | |
| Is the risk located in a high wind | l/hail area: | Yes | ⊠ No | Describe: | | | | |
| Are there visible signs of vandali | Yes | ⊠ No | | | | | | |
| <u> </u> | Yes | ⊠ No | Describe: | | | | | |
| Is the risk protected from | Automobile | ⊠ Yes | □ No | Describe: Sidewalk at front. | | | | |
| Impact exposure: | Aircraft | Yes | □ No | Describe: N/A | | | | |
| | Train | Yes | □ No | Describe: N/A | | | | |
| | | | | | | | | |
| | Boat | Yes | No | Describe: N/A | | | | |
| Comments: | | | | | | | | |
| 11 O DAGIC PREMIS | CEC LIADU | ITV | | | | | | |
| 11.0 BASIC PREMIS | DES LIABII | <u>LIIY</u> | | | | | | |
| | | | | | | | | |
| The following appeared to | be satisfact | ory: | | | | | | |
| Stairs, Ramps & Handrails: | Yes | | Z NA 🗇 | Comments: | | | | |
| Floor Surfaces & Coverings: | res | | N/A | Comments: | | | | |
| Walls & Ceilings: | | | N/A | <u> </u> | | | | |
| Interior & Exterior Lighting: | Yes | | N/A | Comments: | | | | |
| Emergency Lighting | Yes | | N/A | Comments: | | | | |
| Interior & Exterior Housekeeping | | | | Comments: | | | | |
| Washrooms: | Yes | | N/A | Comments: | | | | |
| Sidewalks, Yards & Parking Lots | | | | Comments: | | | | |
| Fire Exits: | Yes | | | Comments: | | | | |
| Fire Alarm System (s): | Yes | | | Comments: | | | | |
| Snow & Ice Removal: | Yes | | | Comments: | | | | |
| Elevating devices in operation | Yes | | N/A | Comments: | | | | |
| TV Satellite Dishes /Exterior Sig | | | □ N/A ⊠ | Comments: | | | | |
| CO detectors where required | Yes | | □ N/A ⊠ | Comments: | | | | |
| Swimming Pool | Yes | | | Supplement attached | | | | |
| Other | Yes | No [| | Comments: | | | | |
| | | | | | | | | |
| 4.0.0 | | | | | | | | |
| 12.0 BASIC CRIME | | Refer to Exp | panded Crime | Supplement | | | | |
| Crime Experience | Low | П Мог | derate | High | | | | |
| Type of Neighbourhood: | Commercia | | ustrial | Rural Residentia | al Isola | ated | | |
| Neighbourhood appears to be: | Stable Char | | | nsion/growth Renovation | | erioration | | |
| Visible malicious damage: | Yes | No | , | <u> </u> | | | | |

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BUSINESS

| Yes | ⊠ No | | | | | | | |
|----------------|--|---|---|---|--|--|--|--|
| Yes | ⊠ No [| Unable to | Determine | , | | | | |
| Yes | ⊠ No [| Unable to | Determine | Describe: | | | | |
| No stock fo | stock for sales at this location. | | | | | | | |
| Yes | ⊠ No [| Unable to Determine | | | | | | |
| Comments: | | | | | | | | |
| | | | | | | | | |
| 1 | | | | | | | | |
| 7 | | | | | | | | |
| be satisfactor | ry: | | | | | | | |
| ⊠Yes | □No [| N/A | Comments | s: | | | | |
| ⊠Yes | □No [| N/A | Comments | s: | | | | |
| ⊠Yes | □No [| N/A | Comments | 3: | | | | |
| ⊠Yes | □No [| N/A | Comments | s: | | | | |
| Yes | □No [| ⊠N/A | Describe: | | | | | |
| | | | | | | | | |
| <u>rem</u> | | | 1 | | | | | |
| | | | 7 | | | | | |
| : N/A | Yes | | Disconne | cted Date | e Installed: (yyyy) | | | |
| icted Station | □ I) l yta/ | 1 Station | | arm | nown to Contact Unable to Determine | | | |
| Asica Station | Chiptee | Julion _ | _ Local Aid | | nown to Contact Determine | | | |
| | | | | | | | | |
| N | | | | | | | | |
| Deadbolt | Spring | Nanic Panic | | Other | | | | |
| Yes | ⊠ No | □ N/A | | If yes , describ | pe | | | |
| No | Yes | | l: | □ No | Yes | | | |
| | Yes No stock for Yes Yes Yes Yes Yes Yes Yes Yes | Yes No Yes No No stock for sales at this lower sales at | Yes No Unable to No stock for sales at this location. Yes No Unable to Yes No Unable to Yes No Unable to Yes No N/A Tenders T | Yes No Unable to Determine Yes No Unable to Determine No stock for sales at this location. Yes No Unable to Determine Per satisfactory: Yes | Yes No Unable to Determine Yes No Unable to Determine Describe: No stock for sales at this location. Yes | | | |

OTHER COMMENTS:

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