

Risk Services Report

CONDOMINIUM CORPORATION 1122235 RIVER PARK GLEN

Property Engineering Services

Risk Services Division

February 25th, 2020

Dave Barthel, VP / Risk Services Manager



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Preface

The primary purpose of this report is to provide assistance to the client, their insurers and our firm in identifying loss exposures. Loss exposure identification addresses non-speculative or pure risk areas concerning property, time element/loss of use, and to a degree, legal liability. In this regard the report provides an analysis of the site, operations, utilities, equipment and loss control aspects. Information gathered during this survey has been used to evaluate the current loss control/prevention programs and generate recommendations to reduce the exposure to property/business interruption losses.

This report has been prepared solely for the purpose of the above mentioned client for insurance and risk control purposes related to the perils overviewed. It does not imply that no other hazardous conditions exist. HUB International assumes no responsibility for management and control of these activities.

The information in this report is principally based on a site survey, data obtained from interviewing personnel and a review of available records. As report information is obtained from a variety of sources, there may be areas where refinement is in order. This report, as it is updated, will reflect refinements identified, and also, important facility changes. No other warranty, expressed or implied, is made.

All risk consulting services performed by HUB International are advisory in nature. All resultant reports are based upon conditions and practices observed by HUB and information supplied by the client. Any such reports may not identify or contemplate all unsafe conditions and practices; others may exist. HUB does not imply, guarantee or warrant the safety of any of the client's properties or operations or that the client or any such properties or operations are in compliance with all federal, provincial or municipal laws, codes, statutes, ordinances, standards or recommendations. All decisions in connection with the implementation, if any, of any of HUB's advice or recommendations shall be the sole responsibility of, and made by, the client.

Purpose

A site visit to Condominium Corporation #1122235 (River Park Glen) was conducted on February 25th, 2020 and consisted of a sit- down interview and a walkthrough of the facility. The purpose of the visit was: (1) to discuss current coverage, (2) to verify construction, occupancy, protection, and exposure (COPE) data; (3) to identify risk associated with the facility, and the current operations conducted at the facility (4) to review current fire protection equipment and response protocols; and (5) to evaluate the adequacy of current risk mitigation controls.

Participants in the survey included:

- 1) Charlene Turner, Managing Broker (On-Site Solutions Inc.)
- 2) James Lawson, Account Executive (HUB International)
- 3) Dave Barthel, VP / Risk Services Manager (HUB International)

General Overview

Client Name:	Condo Corporation #1122235 (River Park Glen)		
Occupancy:	Residential Condominium corporation Complex		
SIC Code:	6513: Apartment Buildings		
Address:	21 Macdonald Drive, Fort McMurray Alberta		
Survey Date:	25/02/2020		
Owner of Building(s):	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	
Building Valuation Included:	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> N/A
Prior Visit to this location:	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> N/A
Date of last survey (If applicable):	N/A		

Report Sections Included

Property	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
General Liability	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Product Liability	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input checked="" type="checkbox"/> N/A
Auto / Fleet	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input checked="" type="checkbox"/> N/A
Business Interruption	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input checked="" type="checkbox"/> N/A
Other	Describe: N/A		

Risk Overview

Overall Risk Rating	
<i>Superior</i>	<i>Above Average</i>
<p>The above definitions related to the overall risk rating are intended to communicate the level of risk for the account in comparison to similar occupancies within that industry and within the same geographic area.</p>	
Account Rating:	Superior
Comments:	<p>Condominium Corporation #1122235 (River Park Glen) consists of a residential complex consisting of fifteen (15) buildings with a total of 498 residential units and 6 commercial units. The buildings were observed to be in good condition with no deficiencies noted during the walk-through of the property. Regular repairs and improvements to the property have been made by unit owners and the board. The property has implemented best in class risk management processes which significantly exceed similar condominium corporations in this area or in the province. The actions taken by the board and property management company (which has a vested interest in the property) have significantly reduced the level of risk at this location.</p>

Occupancy:	Residential condominium units		
Construction:	Wood Frame	41 %	
	Fire Resistive	59 %	
	Total Area:	628,644	ft ²
Protection:	<u>System Type:</u>		<u>% Protected</u>
	Automatic Sprinklers		<1 %
	Fire Alarm Systems		100 %
Hazards:	Common Hazards (Slip, Trip, and Fall)		
Hazard Rating:	Above Average Protection (when compared to similar occupancies)		
Security Rating:	Above Average Security (when compared to similar occupancies)		
FUS Rating:	<i>Rating:</i>	5	<i>Type:</i> Full Time
CAT Exposures:	<input type="checkbox"/> Flood	<input checked="" type="checkbox"/> Wind/Storm	<input checked="" type="checkbox"/> Earthquake
	<input type="checkbox"/> Other		
	Comments on "Other":		

Bldg. Name	ISO Const. Type	Area (ft ²)	Sprinklered
#1 North Tower	ISO Class 6 - Fire Resistive	123,500	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
#2 South Tower	ISO Class 6 - Fire Resistive	123,500	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
#3 Leisure Centre	ISO Class 1 - Frame	10,929	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
#4 Low Rise	ISO Class 1 - Frame	113,792	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
#5 Lower Mews (10)	ISO Class 1 - Frame	52,342	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
#6 Upper Mews (Parking)	ISO Class 6 - Fire Resistive	123,540	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
#7 Upper Mews (Residential)	ISO Class 1 - Frame	81,041	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Description of Operations

Condominium Corporation No. 1122235 (River Park Glen) consists of a residential condominium corporation complex consisting of two (2) residential towers in addition to twelve (12) low rise buildings and one (1) amenity building. The buildings are situated on a property east of the Athabasca River and south of MacDonald Island Park. The condominium complex contains a total of 498 residential units and 1 commercial unit which is divided into three (3) separate spaces.

The condominium corporation was formed in April 2011 with the amalgamation of four separate condo corporations which were located at this site. At that time, the bylaws for the single condo corporation were written by legal representation who had assisted in the creation of government legislation related to bylaws for condominium corporations.

Occupancies

- North Tower
 - 149 residential units (1 titled Laundry Unit)
- South Tower
 - 141 residential units and 1 Laundry Unit
 - 1 Commercial Unit divided into three (3) spaces
 - Klorious Kids Academy
 - King Vapor (E-Cigarette Store)
- Amenity Building
 - Four (4) Commercial Spaces
 - Office (Administration of “On-Site Solutions Inc.” & Office of Condominium Corporation)
 - Fort McMurray Highland Dance
 - Nerdvana Comic Book Store
 - Great Plains Security Office
- Low Rise Building
 - 96 residential units [in addition to two laundry rooms (one titled unit)]
- Upper Mews
 - 62 residential units [in addition to two laundry rooms (one titled unit)]
 - 2 levels of covered parking
- Lower Mews
 - 50 residential units (townhouse style) in 10 separate buildings

The site contact noted that all commercial tenants are required to provide proof of insurance. In addition to the residential and commercial units, the building includes common spaces which include corridors and the main entryways, as well as general common spaces within the buildings.

General Operations / Management

The property is managed by “On-Site Solutions Inc.” which consists of a property management company operated by membership of the condominium corporation. This arrangement ensures that the property management company has a vested interest in maintaining the property to the highest standards as persons representing the property management company are also owners. There are a total of 17.5 persons employed by On-Site Solutions Inc. which include seven (7) maintenance staff, three (3) grounds persons, three

(3) full time front office staff (and one 50% position) two of whom are Assistant Property Managers. There are also four (4) management staff.

The buildings were observed to be in very good condition with strong evidence of an excellent maintenance programs in place which is continually being improved to reduce risk. The condominium corporation has demonstrated a significant focus on building maintenance going forward to reduce risk and a high degree of interest in improving risk management to ensure the building minimizes any potential hazards which could result in property damage or increases future repair costs.

There are currently 431 units which are investor owned and 67 units which are owner occupied (498 units total). There are 280 units in the investor pool with most owners being long term owners (more than 10 years). The site contact noted that all rented units have 12-18 month leases. All rental units under On-Site Solutions' management are required to carry tenants insurance and provide proof before moving in to their unit. The contact indicated another large manager who manages 70 units has the same requirements.

The contact noted that a currently proposed change to the bylaws (which is subject to approval via a special resolution) is that all unit owners are required to have insurance for the unit with adequate deductible coverage. The condominium corporation is listed as a loss payee to ensure that changes in the policy lead to the condominium corporation being notified.

The maintenance department was noted to have critical parts stored on hand to prevent any downtime issues. Specifically all critical parts for repairing the boilers are maintained on hand.

Pest management: rather than use a contractor, On-Site Solutions Inc. has employees who have been trained and certified in pest management. In the event that any resident observes pests of any kind they are able to notify management who immediately dispatch certified staff for inspection and treatment. The cost is included in monthly fees to encourage immediate notification and treatment if any pests are identified. On-Site Solutions carries separate coverage from the condominium corporation for this activity; however, the proactive risk management solution to a common property issue should be highlighted.

Water Damage Mitigation

It was noted that management has a developed plan to help with the minimization of water damage losses. All maintenance personnel are trained in how to shut off water in the event of a leak with access panel in common spaces for water shut-offs. Additionally, main water shut-offs in mechanical rooms have posted instructions on how to shut-off the water and what valves to shut to reduce water damage in the event of a leak.

All common laundry rooms have regularly changed water supply lines and have drains in the room.

The contact noted that in the event that persons will be away from their unit for more than 72 hours the water is shut off (whenever feasible and where shut-off valves are within units) to prevent leaks and water damage when they are away. This policy is effective for 280 units managed by On-Site Solutions as well as 70 managed by Simsur Asset Management.

Bylaws

When the four (4) condominium corporations amalgamated in 2011 the bylaws were completely re-written by legal counsel. Bylaws are continually being updated and are reviewed by legal counsel on a regular basis to ensure compliance with recommended guidelines. The current bylaws are designed to reduce risk and to ensure that it is appropriately maintained. Some of these bylaws and policies include the following:

- Smoking of any kind is not permitted on the property. Persons wishing to smoke must exit the building and walk to the street. Fines are issued for smoking on the property. The bylaws were updated to include cannabis as well as tobacco smoke in 2019.
- Cannabis is not permitted to be grown (medical or recreational) on the property.
- The buildings are certified as “Crime Free Multi-Housing” Status.
 - Tenants sign lease indicating no sub-leasing will occur nor will criminal activities occur.
- Propane BBQs are permitted on balconies (no charcoal grills / hibachis). BBQs are not permitted to be stored or used up against the building in order to prevent damage to the building (proximity requirements are in place).
- Short term rentals are not permitted.
- Pets are permitted but limited to 30lbs. & 15” in height. Pets must be kept on a leash on the property at all times and cleaned up after.

Property:

COPE Details: (South Tower)

General Details

Occupancy Description:	Residential Condominium Corporation The building consists of a residential tower with the main level containing a lobby, mail area, garbage room, emergency generator room, and residential units. Above grade levels contain a common hallway, laundry rooms, and residential units.
Major Const. Class (ISO):	ISO Class 6 (Fire Resistive)
Building Condition:	<input type="checkbox"/> Superior <input checked="" type="checkbox"/> Above Average <input type="checkbox"/> Average <input type="checkbox"/> Fair <input type="checkbox"/> Poor
Year of Construction:	1977
No. of Storeys (Above Grade)	13
Basement:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (Crawlspace Only)
Above Grade Building Area:	123,500 ft ²
Below Grade Building Area:	Crawlspace Only

Construction Details

Exterior Wall Construction:	Reinforced Concrete Construction
Floor Construction:	Reinforced Concrete Construction
Roof Type:	<input checked="" type="checkbox"/> Flat <input type="checkbox"/> Sloped <input type="checkbox"/> Peaked <input type="checkbox"/> Quonset
Roof Construction:	Reinforced Concrete & Steel
Roof Finish:	SBS modified bitumen membrane & Ballast
Roof Resurfaced:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes (Year): 2006 (Full Replacement)

Building Services

Electrical Service	The building is currently provided with copper wiring throughout the building. All units are provided with circuit breakers and there are no fuses in the building.
Thermographic Scans:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Date: N/A
Emergency Generators:	The building contains a Cummins (125 KVA) emergency generator which is tested weekly with annual service conducted by a third party.
Plumbing:	Plumbing consists of copper and PEX supply lines. ABS drain lines to a municipal waste line. Every unit has individual water shut-offs where feasible based on unit design. All PRVs have been changed in 2019. The sewer lines from the building to the street are currently being mapped out for better identification. Individual units shut off water if the occupancy is going to be gone more than 72 hours. Hot water is supplied to the building using two RBI boilers supplied to multiple AO Smith Hot Water Tanks.
HVAC:	Individual units are heated through the use hydronic baseboard heaters. Hot water is provided through the use of two (2) Super Hot boilers (2495 mbtu) replaced in 2019.

Elevator

True North Mechanical is contracted to maintain HVAC systems on site. TNM conducts weekly inspections of the building systems as well as conduct monthly service which may include boiler fire-ups and temperature checks, leak testing, filter and belt changes, and other standard service work.

Two elevators serviced monthly by Thyssenkrupp.

Building Fire Protection

Sprinkler Protection:

Yes No Partial

Sprinkler Area Details:

The only part of the building protected by an automatic sprinkler system is the garbage room and the garbage chute.

Standpipe System:

Yes No

Fire Pump / Booster Pump:

Yes No

Details:

Armstrong Fire Pump (750 GPM at 52 psi at 1780 rpm) with Tornatech Fire Pump Controller. The Fire Pump is tested in accordance with the requirements of NFPA 25.

Specialized Fire Protection:

Yes No

Details:

N/A

Fire Alarm:

Yes No

Details:

Full Fire alarm system (Mircom FX 2000) is installed which is monitored by security with local annunciator panel and audible alarms and pull stations.

Date of Service:

19/12/2019

Smoke / Heat Detectors:

This building has smoke and heat detectors installed throughout the building. Smoke detectors are located within each unit and are hard wired and are tested by maintenance annually and replaced as required.

Date of Service:

19/12/2019

Life Safety Systems:

Emergency lights are located throughout the buildings in hallway corridors, and stairwells. Emergency lights are tested annually by a third party and monthly by building maintenance.

Portable Fire Extinguishers:

ABC CO₂ Water Halon AFFF

Most Recent Test Date:

19/12/2019

Additional Details:

Monthly inspections are conducted of all fire protection equipment (portable fire extinguishers and hoses). Annual inspections occur of all life safety devices by a third party (Borealis Fire Protection).

Passive fire protection: All units have self-closing doors (20 minute) to minimize the spread of fire and/or smoke if a fire were to occur within a unit.

Reconstruction Data (If Applicable)

Valuation Completed:

Yes No N/A

Updated Reconstruction Cost:

\$ 39,750,000

A reconstruction cost estimate was completed by Reliance Asset Consulting effective April 2018 with updates for this building provided in 2019. A 2020 update indicated a total reconstruction value of \$ 158,300,000.00 for all buildings.

Photographs (South Tower):



Exterior



Exterior



Hot Water Boiler



Super Hot Boiler (Hydronic)



Roof



Exit Signage



Main Electrical Room



Laundry Room



Corridor



Typical Fire Hose & Extinguisher



Fire Safety Plan



Emergency Generator

COPE Details: (North Tower)

General Details

Occupancy Description:	Residential Condominium Corporation The building consists of a residential tower with the main level containing a lobby, mail area, garbage room, emergency generator room, and a commercial unit. Above grade levels contain a common hallway, laundry room, and residential units.
Major Const. Class (ISO):	ISO Class 6 (Fire Resistive)
Building Condition:	<input type="checkbox"/> Superior <input checked="" type="checkbox"/> Above Average <input type="checkbox"/> Average <input type="checkbox"/> Fair <input type="checkbox"/> Poor
Year of Construction:	1977
No. of Storeys (Above Grade)	13
Basement:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (Crawlspace Only)
Above Grade Building Area:	123,500 ft ²
Below Grade Building Area:	Crawlspace Only

Construction Details

Exterior Wall Construction:	Reinforced Concrete Construction
Floor Construction:	Reinforced Concrete Construction
Roof Type:	<input checked="" type="checkbox"/> Flat <input type="checkbox"/> Sloped <input type="checkbox"/> Peaked <input type="checkbox"/> Quonset
Roof Construction:	Reinforced Concrete & Steel
Roof Finish:	SBS modified bitumen membrane & Ballast
Roof Resurfaced:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes (Year): 2018 (Full Replacement)

Building Services

Electrical Service	The building is currently provided with copper wiring throughout the building. All units are provided with circuit breakers and there are no fuses in the building.
Thermographic Scans:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Date: N/A
Emergency Generators:	The building contains a Cummins (125 KVA) emergency generator which is tested weekly with annual service conducted by a third party.
Plumbing:	Plumbing consists of copper and PEX supply lines. ABS drain lines to a municipal waste line. Every unit has individual water shut-offs where feasible based on unit design. All PRVs have been changed in 2019. The sewer lines from the building to the street are currently being mapped out for better identification. Individual units shut off water if the occupancy is going to be gone more than 72 hours. Hot water is supplied to the building using two RBI boilers and Reznor boilers supplied to multiple AO Smith Hot Water Tanks.
HVAC:	Individual units are heated through the use hydronic baseboard heaters. Hot water is provided through the use of two (2) Super Hot boilers (2495 mbtu) replaced in 2017/2018. True North Mechanical is contracted to maintain HVAC systems on site. TNM conducts weekly inspections of the

Elevator:

building systems as well as conduct monthly service which may include boiler fire-ups and temperature checks, leak testing, filter and belt changes, and other standard service work.

Two elevators serviced monthly by Thyssenkrupp.

Building Fire Protection

Sprinkler Protection:

Yes No Partial

Sprinkler Area Details:

The only part of the building protected by an automatic sprinkler system is the garbage room and the garbage chute.

Standpipe System:

Yes No

Fire Pump / Booster Pump:

Yes No

Details:

Booster Pump. The pump is tested in accordance with the requirements of NFPA 25.

Specialized Fire Protection:

Yes No

Details:

N/A

Fire Alarm:

Yes No

Details:

Full Fire alarm system is installed which is monitored by security with local annunciator panel and audible alarms and pull stations.

Date of Service:

19/12/2019

Smoke / Heat Detectors:

This building has smoke and heat detectors installed throughout the building. Smoke detectors are located within each unit and are hard wired and are tested by maintenance annually and replaced as required.

Date of Service:

19/12/2019

Life Safety Systems:

Emergency lights are located throughout the buildings in hallway corridors, and stairwells. All emergency lights are regularly tested annually by a third party and monthly by building maintenance.

Portable Fire Extinguishers:

ABC CO₂ Water Halon AFFF

Most Recent Test Date:

19/12/2019

Additional Details:

Monthly inspections are conducted of all fire protection equipment (portable fire extinguishers and hoses). Annual inspections occur of all life safety devices by a third party (Borealis Fire Protection).

Passive fire protection: All units have self-closing doors (20 minute) to minimize the spread of fire and/or smoke if a fire were to occur within a unit.

Reconstruction Data (If Applicable)

Valuation Completed:

Yes No N/A

Updated Reconstruction Cost:

\$ 40,600,000

A reconstruction cost estimate was completed by Reliance Asset Consulting effective April 2018 with updates for this building provided in 2019. A 2020 update indicated a total reconstruction value of \$ 158,300,000.00 for all buildings.

Photographs (North Tower):



Exterior



Exterior



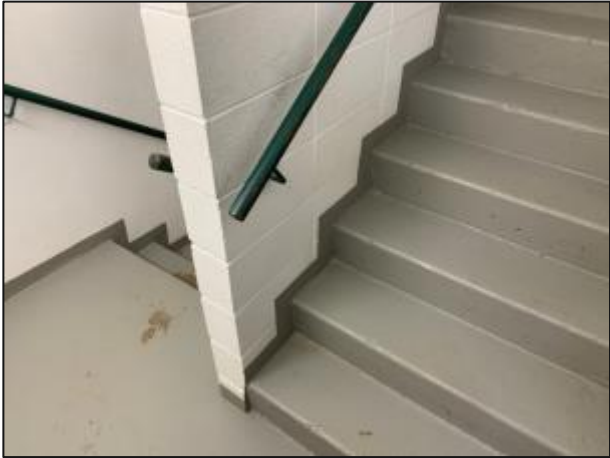
Hot Water Boiler



Super Hot Boiler (Hydronic)



Roof



Emergency Exit Stairs



Maintenance Shop



Laundry Room



Corridor



Typical Fire Hose & Extinguisher



Fire Pump



Emergency Generator

COPE Details: (Leisure Centre)

General Details

Occupancy Description:	The Leisure Centre consists of a single storey building located adjacent to the South Tower. The building contains the office area for staff and management as well as recreation spaces including a full size gymnasium, fitness area, crossfit training gym, and washrooms. Additionally, the building has commercial space leased out to a dance company and the security company for the property.
Major Const. Class (ISO):	ISO Class 1: Wood Frame
Building Condition:	<input type="checkbox"/> Superior <input type="checkbox"/> Above Average <input checked="" type="checkbox"/> Average <input type="checkbox"/> Fair <input type="checkbox"/> Poor
Year of Construction:	1977
No. of Storeys (Above Grade)	1
Basement:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Above Grade Building Area:	10,929 ft ²
Below Grade Building Area:	N/A

Construction Details

Exterior Wall Construction:	Wood Frame with exterior finish of vinyl siding
Floor Construction:	Reinforced concrete (Slab on grade)
Roof Type:	<input checked="" type="checkbox"/> Flat <input type="checkbox"/> Sloped <input type="checkbox"/> Peaked <input type="checkbox"/> Quonset
Roof Construction:	Wood Joist
Roof Finish:	SBS modified bitumen membrane & Ballast
Roof Resurfaced:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes (Year): 2020 (Planned)

Building Services

Electrical Service	The building is currently provided with copper wiring throughout the building. The building is provided with circuit breakers and there are no fuses in the building.
Thermographic Scans:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Date: N/A
Emergency Generators:	The building is provided with emergency power from the South Tower emergency generator.
Plumbing:	Plumbing consists of copper and PEX supply lines. ABS drain lines to a municipal waste line. All PRVs have been changed in 2019. The sewer lines from the building to the street are currently being mapped out for better identification.
HVAC:	<p>The building is heated through the hydronic baseboard units which are provided with hot water from 2 Raypak boilers.</p> <p>True North Mechanical is contracted to maintain HVAC systems on site. TNM conducts weekly inspections of the building systems as well as conduct monthly service which may include boiler fire-ups and temperature checks, leak testing, filter and belt changes, and other standard service work.</p>
Elevator:	N/A

Building Fire Protection

Sprinkler Protection:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Partial
Sprinkler Area Details:	N/A
Standpipe System:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Fire Pump / Booster Pump:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Details:	N/A
Specialized Fire Protection:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Details:	N/A
Fire Alarm:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Details:	Full Fire alarm system is installed which is monitored by security with local annunciator panel and audible alarms and pull stations.
Date of Service:	19/12/2019
Smoke / Heat Detectors:	This building has smoke and heat detectors installed throughout the building. Detectors are hard wired and are tested by maintenance annually and replaced as required.
Life Safety Systems:	Emergency lights are located throughout the buildings in hallway corridors, and stairwells. All emergency lights are regularly tested annually by a third party and monthly by building maintenance.
Portable Fire Extinguishers:	<input checked="" type="checkbox"/> ABC <input type="checkbox"/> CO ₂ <input type="checkbox"/> Water <input type="checkbox"/> Halon <input type="checkbox"/> AFFF
Most Recent Test Date:	15/12/2019
Additional Details:	Monthly inspections are conducted of all fire protection equipment (portable fire extinguishers and hoses). Annual inspections occur of all life safety devices by a third party (Borealis Fire Protection).

Reconstruction Data (If Applicable)

Valuation Completed:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Updated Reconstruction Cost:	\$ 3,425,000

A reconstruction cost estimate was completed by Reliance Asset Consulting effective April 2018 with updates for this building provided in 2019. A 2020 update indicated a total reconstruction value of \$ 158,300,000.00 for all buildings.

Photographs (Leisure Centre):



Exterior Entrance



Exterior



Boilers



Electrical



Mechanical Room



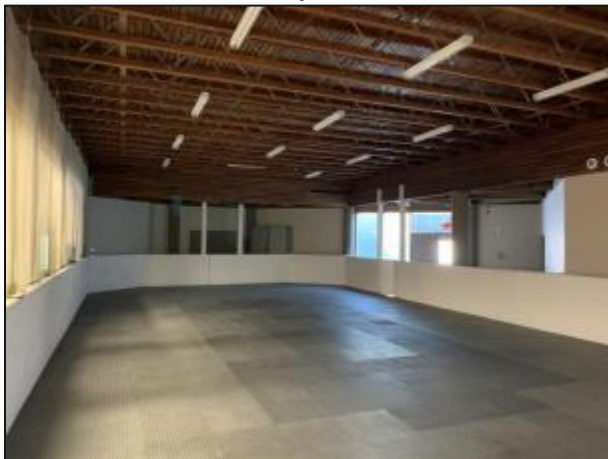
Roof



Lobby Area



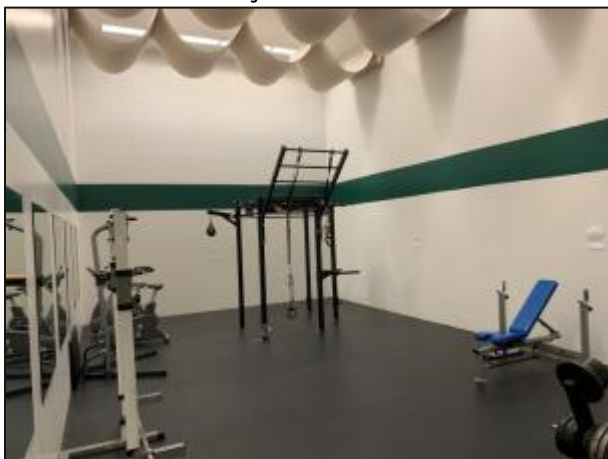
Conference Room



Gymnasium



Fitness Area



Crossfit Gymnasium



Corridor

COPE Details: (Low Rise)

General Details

Occupancy Description:	Residential Condominium Corporation The building consists of low rise "C" shaped building containing residential units.
Major Const. Class (ISO):	ISO Class 1: Frame
Building Condition:	<input type="checkbox"/> Superior <input type="checkbox"/> Above Average <input checked="" type="checkbox"/> Average <input type="checkbox"/> Fair <input type="checkbox"/> Poor
Year of Construction:	1977
No. of Storeys (Above Grade)	4 (The lower floor is partially below grade but is not defined as a basement to code).
Basement:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Above Grade Building Area:	113,792 ft ²
Below Grade Building Area:	N/A

Construction Details

Exterior Wall Construction:	Wood Frame
Floor Construction:	Wood Joist
Roof Type:	<input checked="" type="checkbox"/> Flat <input type="checkbox"/> Sloped <input type="checkbox"/> Peaked <input type="checkbox"/> Quonset
Roof Construction:	Wood Joist
Roof Finish:	SBS membrane
Roof Resurfaced:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes (Year): 2012

Building Services

Electrical Service	The building is currently provided with copper wiring throughout the building. All units are provided with circuit breakers and there are no fuses in the building.
Thermographic Scans:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Date: N/A
Emergency Generators:	None.
Plumbing:	Plumbing consists of copper supply lines. ABS drain lines to a municipal waste line. Every unit has individual water shut-offs where feasible based on unit design. All PRVs have been changed in 2019. The sewer lines from the building to the street are currently being mapped out for better identification. Individual units shut off water if the occupancy is going to be gone more than 72 hours. Hot water is supplied to the building using two RBI boilers supplied to multiple AO Smith Hot Water Tanks.
HVAC:	Individual units are heated through the use hydronic baseboard heaters. Hot water is provided through the use of two (2) RBI boilers. True North Mechanical is contracted to maintain HVAC systems on site. TNM conducts weekly inspections of the building systems as well as conduct monthly service which may include boiler fire-ups and temperature checks, leak testing, filter and belt changes, and other standard service

Elevator:

work.
One elevator serviced monthly by Thyssenkrupp.

Building Fire Protection

Sprinkler Protection:

Yes No Partial

Sprinkler Area Details:

None

Standpipe System:

Yes No

Fire Pump / Booster Pump:

Yes No

Details:

N/A

Specialized Fire Protection:

Yes No

Details:

N/A

Fire Alarm:

Yes No

Details:

Full Fire alarm system is installed which is monitored by security with local annunciator panel and audible alarms and pull stations.

Date of Service:

20/12/2019

Smoke / Heat Detectors:

This building has smoke and heat detectors installed throughout the building. Smoke detectors are located within each unit and are hard wired and are tested by maintenance annually and replaced as required.

Life Safety Systems:

Emergency lights are located throughout the buildings in hallway corridors, and stairwells. All emergency lights are regularly tested annually by a third party and monthly by building maintenance.

Portable Fire Extinguishers:

ABC CO₂ Water Halon AFFF

Most Recent Test Date:

20/12/2019

Additional Details:

Monthly inspections are conducted of all fire protection equipment (portable fire extinguishers and hoses). Annual inspections occur of all life safety devices by a third party (Borealis Fire Protection).

Passive fire protection: All units have self-closing doors (20 minute) to minimize the spread of fire and/or smoke if a fire were to occur within a unit.

Reconstruction Data (If Applicable)

Valuation Completed:

Yes No N/A

Updated Reconstruction Cost:

\$ 28,875,000

A reconstruction cost estimate was completed by Reliance Asset Consulting effective April 2018 with updates for this building provided in 2019. A 2020 update indicated a total reconstruction value of \$ 158,300,000.00 for all buildings.

Photographs (Low Rise):



Exterior



Exterior



Upgraded & Repaired Stairs



Boilers



Electrical Room



Evacuation Map & Pull Station



Standpipe Hose & Portable Fire Extinguisher



Corridor



Corridor



Stairs



Fire Door



Typical Unit Entrance

COPE Details: (Lower Mews)

General Details

Occupancy Description:

Residential Condominium Corporation
Lower Mews consists of a total of ten (10) buildings containing a total of 50 residential units (see below). Each building contains 4-6 units and is separated by adjacent buildings by at least 25' with a concrete fire wall between the buildings.

Bldg #1 (1-4) - 4198 ft²
Bldg #2 (5-8) - 4198 ft²
Bldg #3 (9-13) - 5248 ft²
Bldg #4 (14-17) - 4182 ft²
Bldg #5 (18-23) - 6292 ft²
Bldg #6 (24-29) - 6276 ft²
Bldg #7 (30-34) - 5246 ft²
Bldg #8 (35-39) - 5246 ft²
Bldg #9 (40-44) - 5246 ft²
Bldg #10 (45-50) - 6210 ft²

Major Const. Class (ISO):

ISO Class 1: Frame

Building Condition:

Superior Above Average Average Fair Poor

Year of Construction:

1981

No. of Storeys (Above Grade)

2

Basement:

Yes No (Crawlspace Only)

Above Grade Building Area:

52,342 ft²

Below Grade Building Area:

Crawlspace Only

Construction Details

Exterior Wall Construction:

Wood Frame

Floor Construction:

Wood Joist

Roof Type:

Flat Sloped Peaked Quonset

Roof Construction:

Wood Joist

Roof Finish:

SBS membrane

Roof Resurfaced:

Yes No If Yes (Year): 2014

Building Services

Electrical Service

The buildings are currently provided with copper wiring throughout. All units are provided with circuit breakers and there are no fuses in the buildings.

Thermographic Scans:

Yes No Date: N/A

Emergency Generators:

None.

Plumbing:

Plumbing consists of copper supply lines. ABS drain lines to a municipal waste line. Every unit has individual water shut-offs where feasible based on unit design. The sewer lines from the building to the street are currently being mapped out for better identification. Individual units shut off water if the occupancy is going to be gone more than 72 hours.

HVAC:	Individual units are heated through the use of forced air furnaces (natural gas).
Elevator:	True North Mechanical is contracted to maintain HVAC systems on site. TNM conducts weekly inspections of the building systems as well as conduct monthly service which may include boiler fire-ups and temperature checks, leak testing, filter and belt changes, and other standard service work. None

Building Fire Protection

Sprinkler Protection:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Partial
Sprinkler Area Details:	N/A
Standpipe System:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Fire Pump / Booster Pump:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Details:	N/A
Specialized Fire Protection:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Details:	N/A
Fire Alarm:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Details:	N/A
Smoke / Heat Detectors:	This building has smoke detectors installed in each unit. Smoke detectors are hard wired and are tested by maintenance annually and replaced as required.
Life Safety Systems:	N/A
Portable Fire Extinguishers:	<input checked="" type="checkbox"/> ABC <input type="checkbox"/> CO ₂ <input type="checkbox"/> Water <input type="checkbox"/> Halon <input type="checkbox"/> AFFF
Most Recent Test Date:	20/12/2019
Additional Details:	Monthly inspections are conducted of all fire protection equipment (portable fire extinguishers). Annual inspections occur of all life safety devices by a third party (Borealis Fire Protection).

Reconstruction Data (If Applicable)

Valuation Completed:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Updated Reconstruction Cost:	\$ 11,400,000

A reconstruction cost estimate was completed by Reliance Asset Consulting effective April 2018 with updates for this building provided in 2019. A 2020 update indicated a total reconstruction value of \$ 158,300,000.00 for all buildings.

Photographs (Lower Mews):



Exterior



Exterior



Exterior



Exterior



Exterior



Exterior

COPE Details: (Upper Mews)

General Details

Occupancy Description:	Residential Condominium Corporation The building consists of a two storey reinforced concrete parking garage with a two storey townhouse building constructed above the parking garage. The residential building is divided into multiple fire divisions to prevent the spread of fire with fire rated walls extending above the roof line with fire doors installed. It was estimated that the largest fire division in the building is 12,055 ft ² based on the largest fire division. Units are two storeys in height with access from a single interior corridor. In addition to the residential units there are storage spaces and mechanical spaces.
Major Const. Class (ISO):	Parking: ISO Class 6 - 123,540 ft ² (60%) Residential Townhouse: ISO Class 1 - 81,041 ft ² (40%) ISO Class 6 (Fire Resistive) - 60% ISO Class 1 (Frame) - 40%
Building Condition:	<input type="checkbox"/> Superior <input type="checkbox"/> Above Average <input checked="" type="checkbox"/> Average <input type="checkbox"/> Fair <input type="checkbox"/> Poor
Year of Construction:	1977
No. of Storeys (Above Grade)	4 (2 Levels of Parking and 2 Levels of Residential Units)
Basement:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Above Grade Building Area:	204,581 ft ²
Below Grade Building Area:	N/A

Construction Details

Exterior Wall Construction:	Reinforced Concrete Construction (Parking) Wood Frame (Townhouse)
Floor Construction:	Reinforced Concrete Construction & Wood Joist
Roof Type:	<input checked="" type="checkbox"/> Flat <input type="checkbox"/> Sloped <input type="checkbox"/> Peaked <input type="checkbox"/> Quonset
Roof Construction:	Reinforced Concrete & Wood Joist
Roof Finish:	SBS membrane
Roof Resurfaced:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes (Year): 2016

Building Services

Electrical Service	The building is currently provided with copper wiring throughout the building. All units are provided with circuit breakers and there are no fuses in the building.
Thermographic Scans:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Date: N/A
Emergency Generators:	None
Plumbing:	Plumbing consists of copper supply lines. ABS drain lines to a municipal waste line. Every unit has individual water shut-offs where feasible based on unit design. All PRVs have been changed in 2019. The sewer lines from the building to the street are currently being mapped out for better identification. Individual units shut off water if the occupancy is going to be gone more than 72 hours.

HVAC:	Individual units are heated through the use of forced air furnaces with common spaces similarly heated through the use of forced air furnaces.
Elevator:	True North Mechanical is contracted to maintain HVAC systems on site. TNM conducts weekly inspections of the building systems as well as conduct monthly service which may include boiler fire-ups and temperature checks, leak testing, filter and belt changes, and other standard service work. None

Building Fire Protection

Sprinkler Protection:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Partial
Sprinkler Area Details:	N/A
Standpipe System:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Fire Pump / Booster Pump:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Details:	N/A
Specialized Fire Protection:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Details:	N/A
Fire Alarm:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Details:	Full Fire alarm system is installed (connected to North Tower) which is monitored by security with local annunciator panel and audible alarms and pull stations.
Smoke / Heat Detectors:	This building has smoke and heat detectors installed throughout the building. Smoke detectors are located within each unit and are hard wired and are tested by maintenance annually and replaced as required.
Life Safety Systems:	Emergency lights are located throughout the buildings in hallway corridors, and stairwells. All emergency lights are regularly tested annually by a third party and monthly by building maintenance.
Portable Fire Extinguishers:	<input checked="" type="checkbox"/> ABC <input type="checkbox"/> CO ₂ <input type="checkbox"/> Water <input type="checkbox"/> Halon <input type="checkbox"/> AFFF
Most Recent Test Date:	19/12/2019
Additional Details:	Monthly inspections are conducted of all fire protection equipment (portable fire extinguishers and hoses). Annual inspections occur of all life safety devices by a third party (Borealis Fire Protection).
	Passive fire protection: All units have self-closing doors (20 minute) to minimize the spread of fire and/or smoke if a fire were to occur within a unit.

Reconstruction Data (If Applicable)

Valuation Completed:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Updated Reconstruction Cost:	\$ 33,650,000

A reconstruction cost estimate was completed by Reliance Asset Consulting effective April 2018 with updates for this building provided in 2019. A 2020 update indicated a total reconstruction value of \$ 158,300,000.00 for all buildings.

Photographs (Upper Mews):



Exterior



Exterior



Exterior



Exterior



Corridor



Hot Water Tank



Furnace



All Connections Sealed



Janitorial Storage Room



Maintenance Room



Upper Level Parking



Lower Level Parking

Fire Protection Details:

Public Fire Protection:

Fire Hall Name:	Fort McMurray Fire Station #1
Fire Hall Type:	<input checked="" type="checkbox"/> Full Time <input type="checkbox"/> Composite <input type="checkbox"/> Volunteer
Distance to Responding Fire Hall:	3.6 km
# of Public Hydrants within 150m:	2
# of Private Hydrants within 150m:	6
FUS (PFPC) Grade:	4
FUS Grade Adjustment:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Adjustment: (+1)
Comment:	Increase of one due to travel distance to fire hall being over 2.5km.
Adjusted Risk Specific Commercial Property Response (RiskSCOR):	5

Additional Fire Protection Details:

Annual inspections occur of all life safety devices by a third party (Borealis Fire Protection). Smoke detectors are located within each unit. Common spaces (corridors) have smoke and heat detectors which are similarly inspected annually by a third party service provider.

The contact noted that every two years the fire department conducts a full inspection of the entire property.

There are a total of six (6) private hydrants located on the property which are flushed annually and maintained by Borealis Fire Protection.

Emergency Response Plan:

All residents are to exit the building by way of the nearest stairwell. Emergency exit maps are installed throughout the buildings and the Fire Safety Plan is located at the main entrance of each building.

Site Security:

Security System Installed:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Monitored:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
CCTV Cameras Installed:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Guard Service:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A

Comments:

The property has a total of 34 security cameras (including 7 exterior cameras) which digitally record activities at all major building entrances and common spaces. All recordings are maintained off site and maintained for one week but can easily be retrieved and saved for longer periods if an incident occurs.

The property has security personnel on hand 9:00am - 5:00pm and 6:00pm - 6:00am (Monday to Friday) with security on site for 24 hrs. beginning at 6:00am on Saturday through 6:00am Monday). Security is provided by "Great Plains Security". There is one guard on site during these times with 24 hours per week where two guards are on site. All incidents are documented in an incident report (see Appendix) which is provided to On-Site management with a review discussion for all incidents. Guards complete forced rounds using RFID tags.

All unit owners are responsible for their own security. The exterior doors are always locked. Intercoms are in place but no longer used as they require a land line - residents simply use cell phones for access.

Property Conservation Programs:

Preventative Maintenance / Housekeeping Program:

River Park Glen has a good preventative maintenance program. Regular inspections of the building are conducted to ensure that any identified issues within the building are addressed immediately to ensure costs are appropriately managed.

The caretaker regularly performs inspections of the property to identify any potential hazards which are corrected once identified. There are planned upgrades including cosmetic improvements to the property.

Site Location & Layout:

All buildings located on the property self-expose one another.

It should be noted that the buildings each have fire walls installed in accordance with the Alberta Building Code.

External exposures to the building (within 100') were observed as follows:

Exposure	Description	Distance(ft.)	Construction	Storeys
North	Open	N/A	N/A	N/A
East	Open	N/A	N/A	N/A
South	Apartment Building	75'	Frame	5
West	Open	N/A	N/A	N/A



CAT Exposures

Catastrophic Event - Risk Modelling

Location Name:	Condominium Corporation No. 1122235
Address:	21 MacDonald Drive, Fort McMurray AB
Latitude/Longitude:	56.731998, -111.3853949

CAT Exposures:			
Type	Exposure	Hazard Level / Return Period	
Flood (Fluvial):	Yes	Low	1/500 yrs
Storm Surge:	No	None	None
Earthquake:	Yes	Very Low	
Tsunami:	No	None	None
Wind:	Yes	Low	
Hail:	Yes	Very Low	
Tornado:	No	None	
Forest Fire:	Yes	Low	
Volcano:	No	None	
Lightning:	Yes	Low	

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Liability:

Premises Liability:

Life Safety:

Fire Safety Plan Posted:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Means of Egress Adequate:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> Deficiencies Observed
Emergency Exit Signage Adequate:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> Deficiencies Observed
Emergency Lights Operational:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> Deficiencies Observed
Testing Frequency:	<input checked="" type="checkbox"/> Annual <input type="checkbox"/> Quarterly <input checked="" type="checkbox"/> Monthly

Additional Comments:

Emergency evacuation procedures are posted throughout the facility and fire safety plans have been published and accessible at the main entrances in the event of a fire incident.

Housekeeping:

Housekeeping Rating | Superior Above Average Average Below Average Poor

Housekeeping Performed by:	<input type="checkbox"/> Third Party Contractor <input checked="" type="checkbox"/> Internal Staff
Standard Operating Procedures:	<input checked="" type="checkbox"/> In Place <input type="checkbox"/> In Development <input type="checkbox"/> Currently Not In Place
Third Party Contractors: Contract in Place:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A

Additional Comments:

Housekeeping is conducted by internal staff for On-Site Solutions Inc. and was noted to be superior to typical housekeeping practices.

All contractors must be approved and must have adequate insurance limits and must have workers compensation coverage.

Smoking:

Smoking Policy in Place:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
“No Smoking” Signage:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A

Additional Comments:

Smoking is not permitted on common property and includes cigarette and cannabis smoke. Smoking is only permitted on the street away from the property.

Slip, Trip, and Fall:

Exterior walkways consist of concrete stairs, ramps, and pathways at the front entrances of the buildings. Walkways through the courtyard consist of concrete. The condominium corporation regularly conducts reviews of all walkways and any deficiencies are identified and repaired.

Internal spaces consist of carpet, vinyl plank, and tile floor surfaces which were all noted to be in good condition. All emergency stairs are in good condition with free and clear access to the outside of the building with no obstructions or fall hazards noted.

Repairs are conducted when required with evidence of stair replacement noted at the Low Rise Building.

Third Party Contractors:

All contractors who perform work on the building or within the building must be approved prior to commencement of work. Third party contractors consist of elevator technicians, mechanical (performed by True North Mechanical), and fire protection (Borealis Fire Protection). Smaller contractors are selected based on their ability to provide competitive quotes as well as certificates of insurance and workers compensation proof of coverage.

Photographs:



Exterior Pathways



Private Hydrant



Parking Lot



Community Garden



Fire Safety Plans



Fire Protection Log Books

Appendix:

On-Site Solutions Inc. INCIDENT REPORT

DATE OF REPORT: _____ BY: _____

DATE OF INCIDENT	EMERGENCY SERVICES INVOLVED
	<input type="checkbox"/> RCMP - FILE NUMBER:
TIME OF INCIDENT	OFFICER NAME(S)
TYPE OF INCIDENT	
BUILDING OR COMMON AREA	<input type="checkbox"/> FIRE DEPARTMENT – FILE NUMBER:
UNIT NUMBER	FIRE PERSON NAME(S)
TENANT/OFFENDERS NAMES(S)	
	<input type="checkbox"/> OTHER PROFESSIONAL SERVICE:
	FILE NUMBER:
WITNESSES:	PERSON NAME(S)
PLEASE INCLUDE PHOTOS	UNITS AFFECTED:

DETAILS OF INCIDENT

Please add additional pages if required

\$ _____
Approx. Total Cost

Signature

PAGE ____ of ____

DATE OF REPORT: _____ BY: _____

UNITS Affected: _____

STAFF DETAILS FOR INVOICING CHARGEBACKS:

STAFF MEMBER	HOURS	Maintenance Staff \$80 Cleaning Staff \$60	DESCRIPTION OF WORK
		HOURLY RATE	
		\$80	
		\$80	
		\$80	
		\$80	
		\$60	
		\$60	
		\$60	
		\$ _____	
		\$ _____	
		\$ _____	

CONTRACTOR DETAILS FOR INVOICING CHARGEBACKS:

CONTRACTOR INVOLVED	DESCRIPTION OF WORK	P.O. ISSUED

COMMENTS: _____

PAGE _____ of _____

