

Schedule "A"

CARLETON CONDOMINIUM CORPORATION NO. 134

BY-LAW NO. ~~14~~ 13

BE IT ENACTED as By-Law No. <sup>13</sup>~~14~~ (being a by-law respecting insurance deductibles) of Carleton Condominium Corporation No. 134 (hereinafter referred to as the "Corporation") as follows:

ARTICLE I  
DEFINITIONS

All words used herein which are defined in the *Condominium Act*, 1998, or any successor, ("the Act") shall have ascribed to them the meanings set out in the Act as amended from time to time.

ARTICLE II  
SECTION 105(3) OF THE ACT

This by-law is passed pursuant to Section 105(3) of the Act, to extend the circumstances under which a deductible loss, as described in Article III, shall be added to the common expenses payable for an owner's unit.

ARTICLE III  
INSURANCE DEDUCTIBLES

- (1) Property insurance for the units and common elements (excluding improvements) is obtained and maintained by the Corporation (the "Master Policy"), but is subject to a loss deductible clause.
- (2) The Master Policy accordingly does not cover any loss, or portion of a loss, falling within such deductible. Responsibility for any such loss shall be determined as follows:
  - (a) Any deductible loss relating to damage to a unit (whether or not there has been an act or omission by the owner or lessee of the unit) shall be the responsibility of the owner of the unit, and shall be added to the common expenses payable for the owner's unit [in accordance with Article III (4)].
  - (b) Any other deductible loss shall be the responsibility of the Corporation.
- (3) Notwithstanding the foregoing,
  - (a) each unit owner shall indemnify and save harmless the Corporation and all other owners from any deductible loss (under the Master Policy) related to damage resulting from an act or omission of the owner, or his or her guests, agents or occupants of the unit or resulting from any source which is within the owner's unit. (Accordingly, if any such damage is caused to any part of the property, any related deductible loss under the Master Policy shall be added to the common expenses payable for the owner's unit, in accordance with Article III(4)).

- (b) the Corporation shall indemnify and save harmless each unit owner from any deductible loss resulting from an act or omission of the Corporation or its directors, officers, agents or employees.
- (4) Any amounts owing to the Corporation by a unit owner by virtue of the terms of this by-law shall be added to the common expenses payable by such unit owner and shall be collectible as such, including by way of condominium lien.
- (5) Each owner shall obtain and maintain insurance, including personal liability insurance, covering the owners' risks as set forth in this by-law.
- (6) The Corporation shall promptly provide written notice of any change in the deductible related to the Master Policy to all owners.


**ARTICLE IV  
MISCELLANEOUS**

- (1) Invalidity: The invalidity of any part of this by-law shall not impair or affect in any manner the validity and enforceability or effect of the balance hereof.
- (2) Waiver: No restriction, condition, obligation or provision contained in this by-law shall be deemed to have been abrogated or waived by reason of any failure to enforce the same irrespective of the number of violations or breaches thereof which may occur.
- (3) Headings: The headings in the body of this by-law form no part thereof but shall be deemed to be inserted for convenience of reference only.
- (4) Alterations: This by-law or any part thereof may be varied, altered or repealed by a by-law passed in accordance with the provisions of the Act, and the Declaration.

The foregoing by-law is hereby passed by the Directors and confirmed by the owners pursuant to the *Condominium Act, 1998*, of Ontario.

DATED this 10<sup>th</sup> day of Feb, 2004.

CARLETON CONDOMINIUM CORPORATION NO. 134

SHERYL KERR - President -  
  
 Print Name: Janet Hinton, Janet Hinton  
 Print Title: Board Member

I have authority to bind the Corporation

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This document was prepared by Nellgan O'Brien Payne LLP for CCC No. 134 based on a thorough review of all relevant documentation and the specific circumstances of this condominium. This document may not be appropriate for another condominium.

Please note: The form from which this document was prepared is regularly revised and updated.  
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NAME OF INSURER	MASTER POLICY DEDUCTIBLE COVERAGE PROVIDED UNDER CONTINGENT COVERAGE	LIMIT	ADDITIONAL COST
Allianz	Yes; in case of act or omission of owner	250% of the limit on personal property	Automatically included
Allstate	No	n/a	Not available
AVIVA	Yes	No reference to limits	Automatically included
Axa	Yes	250% of the limit on personal property	Automatically included
Chubb	No	No reference to limits	n/a
Citadel	Yes	250% of the limit on personal property	Automatically included
Co-op	Yes	\$25,000.00	Automatically included
Dominion of Canada	No	n/a	Not available
Economical	Yes; in case of act or omission of owner	\$5,000.00	Automatically included
Federation	Yes	\$5,000.00	Automatically included
Gore	Yes	No reference to limits	Automatically included
Guarantee Company	Yes	\$10,000.00	Automatically included. Options to increase
ING	Yes	No reference to limits	Automatically included
Kingsway	n/a	n/a	n/a
Liberty Mutual	Yes	\$1,000.00	Automatically included
Lloyds	Yes	\$15,000.00	Automatically included
Lombard	Yes	2.5 times personal property limit	Automatically included
Meloche Monnex (Security National)	Yes	No reference to limits	Automatically included
Perth	Yes; in case of act or omission of owner	\$5,000.00	Automatically included
Royal	Yes	No reference to limits	Automatically included
State Farm	Yes	No reference to limits	Automatically included
The Personal	Yes	200% of the limit on personal property	Automatically included
TD Canada Trust	Not available	Not available	Not available
Wawanesa	Yes	No reference to limits	Automatically included
York Fire	Yes	No reference to limits	Automatically included

Prepared by Gifford Associates Insurance Brokers for Nelligan O'Brien Payne LLP  
February 2004