What Should Owners Do With The Standard Unit Bylaw?

As you know, it is our opinion that the *Condominium Act, 1998* requires that all existing condominium corporations pass by-laws to define the "standard units" in the condominium. According to the Act, the by-law must be passed before the corporation's first insurance renewal after May 5, 2001.

The standard unit by-law gives a description of the unit as <u>unimproved</u>. It is the responsibility of the condominium corporation to obtain insurance covering the unimproved or "standard" unit (subject to a reasonable deductible). Insurance for any <u>improvement</u> to the unit is the responsibility of the owner.

An improvement is any feature, which is not part of the standard unit description.

Therefore, when the standard unit by-law is passed, each owner should take a copy of the by-law to the owner's insurance broker. The owner should also give the broker a list of all features of the unit, which are not included in the standard unit description. Those are the unit improvements. The broker should then be asked to make sure that the owner's insurance policy provides adequate coverage for those improvements.

At present, most unit insurance policies provide an arbitrary amount of coverage for unit improvements - usually set at a percentage of the coverage for the owner's personal property or "contents". With a precise list of the unit improvements in hand, many owners and brokers may find that they can actually reduce the coverage for improvements. [They may find that they have actually been over-insured up until this time.] On the other hand, in some cases the insurance coverage may have to be increased.

At the end of the day, the standard unit description should enable owners and their brokers to more carefully assess the insurance requirements of the owner.

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Schedule "A"

OTTAWA-CARLETON CONDOMINIUM CORPORATION NO. 620

BY-LAW NO. 2

BE IT ENACTED as By-Law No. 2 (being a by-law to define standard units) of Ottawa-Carleton Condominium Corporation No. 620 (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 GENERAL

- (1) The purpose of this by-law is to define the standard unit in this condominium, for the purpose of Section 99 of the Act (insurance).
- (2) Where the materials or specifications set out in this by-law are uncertain or incomplete, the standard unit specifications and materials shall be consistent with "Builder's Standard" construction. In the case of any dispute as to what constitutes "Builder's Standard", a comparison shall be had to the quality of the particular feature being offered by builders of comparable construction at the time of the damage.
- (3) 'The standard unit does not include features, which are part of the common elements. The Corporation's declaration determines which features are part of the common elements and which features are part of the units. To the extent that the attached schedule include features which are part of the common elements, they are included for reference and information purposes. They are not intended to be part of the standard unit.
- (4) Except as otherwise indicated in this by-law, the standard unit(s) shall include all features of the units mentioned in the declaration or shown in the description (including all registered architectural and structural drawings, being Sheets 1 to 4 of Part 2 of the description) of the condominium. In the case of any inconsistency between the declaration or description and the schedules to this By-Law, the schedules to this By-Law shall prevail.
- (5) All replacement materials and re-construction shall conform to the current Ontario Building Code, Ontario Fire Code, Ontario Electrical Safety Code, current Municipal regulations and by-laws, and all applicable bulletins in force. If any component of the standard unit must be upgraded or changed in order to comply with any applicable governmental regulation or code or other law applicable to the repair of insured damage or destruction, the said upgrade or change shall be considered part of the standard unit despite not being clearly defined herein as being part of the standard unit.
- (6) Where the schedules to this By-Law refer to specific brands of equipment or materials, this shall be deemed to include equivalent brands.
- (7) In this condominium, there are 4 (four) different classes of standard units. Each class is based upon a different model of unit in this condominium. The standard unit for each class or model is defined and described further in plans and specifications contained in the schedule(s) indicated for the particular class. The classes and schedule(s) are as follows:

Class Number	Class Description	Units	Schedule(s)
1	Model A	Unit 1, Level 1	1 & 2
2	Model B	Unit 2, Level 1	1 & 3
3	Model C	Unit 3, Level 1	1&4
4	Model D	Unit 4, Level 1	1 & 5

ARTICLE III 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 thereof.
- (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.
- Alterations: This by-law or any parts thereof may be varied, altered or repealed by a by-(4)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 1814 day of August , 2004.

OTTAWA-CARLETON CONDOMINIUM CORPORATION NO. 620

Bilda Connet
Print Name: HILDA SENNET
Print Title: PRESIDENT

I have authority to bind the Corporation.

Version 5.2 - February 2003

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This document was propored by Nelligan O'Brien Payno LLP for OCCC #620 based on a thorough review of all relevant documentation and the specific circumstances of this condominium. This document may not be appropriate for another

Please note: The form from which this document was prepared is regularly revised and updated.

Schedule "I" Ottawa-Carleton Condominium Corporation No. 620 Specifications

Specifications are applicable to all classes. All items are of standard builder's quality, unless otherwise stated.

SECTION ONE: GENERAL SPECIFICATIONS

Interior

Doors: Colonial doors with brass (Hunnigton) knobsets.

Windows: Vinyl thermo glazed windows complete with screens as required

Floors: 36 oz. carpet throughout except in Kitchen, Bathrooms, Laundry Room and Foyer

which have vinyl flooring

Trim: Colonial interior trim, including doors

Walls: 1/2" Drywall, primed and painted with 2 costs of paint

Ceilings: "M" drywall, stipple ceilings except for Kitchen and Bathrooms which are smooth

ceilines

Electrical, Plumbing and Mechanical Systems:

Gas Furnace

- · Heat Recovery Ventilator
- · Pre-wired for cable and telephone
- · Underground services: gas, hydro, bell and cable
- Տաոր բառոր
- 40 gal gas hot water tank
- · Heating ducts sized for future air-conditioning
- 200 amp electrical panel
- · Hard wired smoke detector

SECTION TWO: INDIVIDUAL AREAS

Foyers

- · Double closet with colonial doors, pre-finished shelving and metal rod
- · Metal and glass ceiling light fixture mounted flush to ceiling
- Steel entrance door into units

Hallways and Stairs

- Oak stair railings
- Double linear closet with colonial door and five pre-finished shelves
- · Metal and glass ceiling light fixture mounted flush to ceiling

Llying/Dining Room (Open concept)

- Chandelier in dining room area
- Gas fireplace with mantel, ceramic tile hearth, brass surround, standard screen, firebox and flue in Classes 1 and 4

Sun Room (Classes 1 and 4)

- · Central ceiling light fixture with three track lights
- · Standard Colonial Double French doors
- · Vinyl thermo glazed sliding glass doors in vinyl frame complete with screen

Kitchen

· Metal and glass ceiling light fixture mounted flush to ceiling

- Oak veneer Kitchen cabinets
- Range hood vented in accordance with applicable code requirements
- · Formica countertops
- Double stainless steal sink with single lever control faucet and vegetable spray
- · Rough-in for future dishwasher

Main Bathroom

- 4 bulb wall mounted metal light fixture (over sink)
- Exhaust fan vented as per all applicable code requirements
- . Tub with shower curtain rod and ceramic tile surround up to ceiling
- Single sink white lacquered vanity
- Formics countertop
- · Ceramic sink with single lever control faucet
- Standard toilet
- Standard bath tub with single lever control faucet, standard shower head and shower curtain rod
- 36" x 26" unframed mirror
- · Ceramic toilet paper hold, towel bar and soap dish
- Melamine medicine cabinet with brass and ceramic doorknob

Laundry Area

- Metal and glass ceiling light fixture mounted flush to ceiling
- White lacquered cabinets
- Laundry tub
- · Washer and dryer connections

Master Bedroom

- Ensuite bath
- Walk in closet with standard interior door, two pre-finished shelves, two metal hanging rods and lighting in Classes 2 and 3
- Two closets with bi-fold doors, each with one interior shelf and hanging rod in Classes 1
 and 4

Ensuite Bath

- Metal and glass ceiling light fixture mounted flush to ceiling
- Exhaust fan vented as per all applicable code requirements
- Standard toilet
- · Soaker tub with single lever control faucet, standard shower head and shower curtain rod
- · Ceramic tile surround % of the way up the wall
- Shower stall with vinyl tile surround (height of stall) in Classes 1 and 4
- · Single sink white lacquered vanity
- Formica countertops
- · Ceramic sink with single lever control faucet
- 36" x 62" unframed mirror
- · Ceramic toilet paper hold, towel bar and soap dish
- Melamine with brass and ceramic doorknob

Secondary Bedrooms

- · Metal and glass ceiling light fixture mounted flush to ceiling
- Double closet with colonial doors, 1 pre-finished closet shelf and metal hanging rod

Basement (Unfinished)

 Poured concrete floor (three feet below grade), 2 x 4 stud walls with insulation and vapor barrier, 2 x 4 exposed ceiling, standard unfinished staircase and 3 pull-cord ceiling lights (no fixture – just bulb)

Garage

- Double car garage in Classes 1 and 4
- Single car garage in Classes 2 and 3
- · Automatic garage door opener with remote and keyped
- Concrete floor
- Metal Doors
- Naked bulb lighting
- Drywall on wall adjacent to unit

EXTERIOR

Floor Framing

- Tyvek header wrap
- · Pre-engineered floor joists
- ¾" OSB floor sheathing, glued to joists

Wall Framing

- 2 x 6" studs @ 16" o.c. for exterior walls
- 2 x 4" studs @ 16" o.c. for interior walls
- Tyvek building wrap

Roof Framing

- Pre-engineered roof trusses @ 24" o.c.
- 7/16" OSB roof sheathing c/w H chips
- Felt paper eave protection
- Metal roof flashing

Insulation

- · All insulation to meet R2000 standards
- R12 full height basement insulation
- · R20 exterior wall insulation
- R40 attic insulation
- R12 interior wall insulation
- 6 mil. Air vapour barrier

Exterior Finishes

- · Brick veneer
- Vinyl siding (gable roof areas)
- Eavestroughing
- Asphalt driveway
- Interlock walkways, and rear patio
- Sodded rear and front yards (extending 6 m)
- Privacy fence between models (rear yard)
- Deadbolts for exterior doors

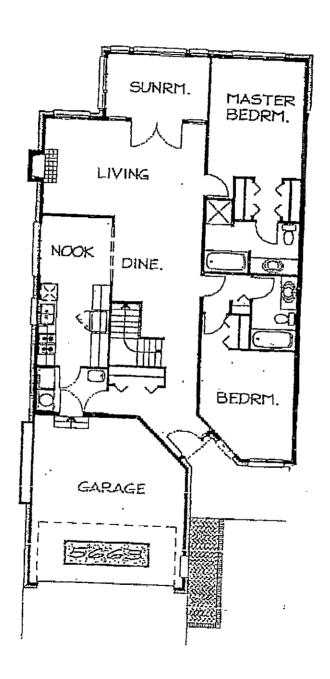
Standard Features

Unless otherwise indicated herein, the following items shall simply be of standard quality and installation and in accordance with all relevant or applicable codes and regulations:

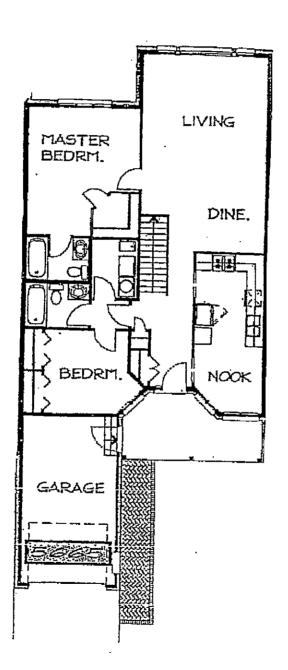
light switch and cover plates electrical outlets and cover plates plumbing drains insulation ducting, venting and associated fans door hardware smoke detectors vapour barrier electrical wiring paint min cabinet hardware (bathroom(s) and kitchen) door bells - front and back Footings Foundations Foundation Drainage Damproofing Parging Party Walls Trees Hose Connections

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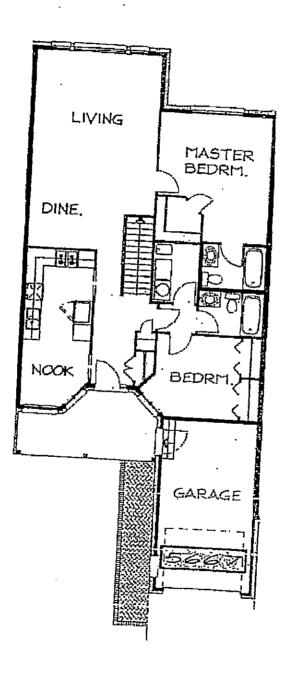
Schedule "2" Ottowa-Carleton Condominium Corporation No. 620 Floor Plan for Class 1 – Model A



Schedule "3" Ottawa-Carleton Condominium Corporation No. 620 Floar Plan for Class 2 – Model B



Schedule "4" Ottawa-Carleton Condominium Corporation No. 620 Floor Plan for Class 3 – Model C



Schedule "5" Ottawa-Carleton Condominium Corporation No. 620 Floor Plan for Class 4 – Model D

