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May 28, 2012

Barry & Deborah Friedman
480 Tweedsmuir Avenue
Ottawa, Ontario, K1Z 5N9

Re: Policy Number: 3954484
Insurance Company: Economical

Dear: Mr. and Mrs., Friedman

The Economical completed the inspection of 1037 Oak Lane South, Sharbot Lake and have the following recommendations which must be completed within 30 days or they will cancel the policy.

1. All missing junction box covers must be replaced within **30** days
2. Loose electrical wiring must be properly secured
3. The electric baseboard heater in finished basement must be properly secured
4. Mould was reported by tenants and noted by the inspector in the finished basement which will require all mould that all mould be removed and the rotted subfloor be replaced by a professional contractor and they require written documentation from a professional contractor that all mould has been removed
5. The dead rotting tree that is leaning towards the rear of the house must be removed

The following recommendations must be completed within **60** days

1. Smoke detectors should be installed on every level of the dwelling
2. A proper railing should be added to front steps/porch
3. A proper guardrail must be added to the deck

Please contact the office as soon as possible to discuss. Thanking you in advance for your co-operation.

Yours truly,

Carol Marzel
Registered Insurance Broker
CM



Status: Complete

Property Inspection Report

Interior/Exterior

Policy Information

! Insured Name:	BARRY AND DEBORAH FRIEDMAN		
! Address Inspected:	1037 OAK LANE SOUTH SHARBOT LAKE, ON K0H 2P0		
! Policy # or Binder #:	3954484	! Insurer:	Economical Insurance
! Broker Name:	CARLETON INSURANCE BROKERS	! Broker Number:	57501
! Interviewed:	Barry Friedman		
! Date Inspected:	05/05/2012		
! Inspected By:	Doug Smyth	! Office:	Ottawa Click to find Office
! Current Coverage:	202000		
! Revised Coverage:	279743		
! Variance:	38.49%		
High Value:	<input type="radio"/> Yes <input checked="" type="radio"/> No Change Value		

Exterior

Construction

! Estimated Year Built:	1955		
! Storeys:	1		
! Style:	Detached		
! Construction:	Wood Frame		
! Siding (type & %):	Wood	Percentage:	100
! Square Feet:	1241		
! Number of Chimneys:	2		
Chimney 1:	Masonry with metal liner		
Condition of First Chimney:	Acceptable		
Chimney 2:	Stainless Steel		
Condition of Second Chimney:	Acceptable		
! Pool:	None		

! Fencing: No

General Comments:

Roof

! Estimated Year of Update: 2007

! Cover Type: Asphalt Shingles

! Condition: Acceptable

Comments:

Public Protection

! Responding Fire Department: Sharbot Lake

! Fire Department Type: Volunteer

! Distance to Firehall: 7.2 kms
(kms)

! Distance to Fire Hydrant: None
(meters)

! Road Access: Yes

Comments:

Neighbourhood

! Type: Seasonal

! Front Exposure: Waterfront

! Back Exposure: Woods

! Left Exposure: Cottage

! Right Exposure: Woods

Comments:

Detached Structures

! Number of Detached Structures: 2

Detached Structure 1

Use: Other

Provide Details:

Storage Shed with Bunk area above

Square Feet: 426

Value:

Condition: See Comments

Comments: The interior staircase to the bunk area of the building requires a handrail.

Detached Structure 2

Use: Shed

Square Feet: 50

Value:

Condition: Acceptable

Comments

Interior

Heating - Primary

! Type: Electric Baseboards
! Fuel: Electricity
! Year of Manufacture: 1987
! Condition: See Comments
! Comments: The electric baseboard heater located in the finished basement area is not secured to the wall.

Comments: See recommendations

Heating - Auxiliary

! Number of Auxiliary Heating Units: 2

Auxiliary Heating Unit 1

Type: Woodstove
Fuel: Wood
Year of Manufacture: Unknown
Condition: See Comments
Comments: The installation of the Pacific Energy Super Series woodstove located on the main level appears to meet all code installation requirements.

Auxiliary Heating Unit 2

Type: Woodstove
Fuel: Wood
Year of Manufacture: Unknown
Condition: See Comments
Comments: The installation of the Haughs S-170 woodstove located in the basement appears to meet all code installation requirements.
Comments:

Oil Tank

! Oil Tank: No

Electrical

! Electrical Services: 200 amp
! Wiring Type: Romex
! Electrical Panel Type: Breakers
! Over Fused: N/A
! Year of Updates: 2001
! Condition: See Comments
! Comments: See recommendations
Comments:

Plumbing

! Supply Lines: Copper
! Drain Lines: ABS
! Sump Pump: No
! Year of Updates: 1990
! Condition: Acceptable
Comments:

Private Protection

! Burglar Alarm: No
! Smoke Detectors (#): 1
! Compliant to Legislation: No
! Provide Details: No smoke detector located in the basement area.
! Connected to Alarm: No
! Carbon Monoxide Detectors (#): 0
! Fire Extinguishers (#): 0
Comments:

Interview

! Occupancy: Tenant
! Any relatives living here: No
! Any domestic employees: No
! Any roomers or boarders: No
! Any home business: No
! Do customers come to home: No
! Any pets of concern: No
! Resident smokers: No
Comments: The risk is a detached 1 storey rental dwelling situated on a water front lot.

Items Needing Attention

Recommendations:

General Recommendations

Electrical Recommendations

Some junction box cover plates are missing and should be replaced in order to reduce the risk of personal injury from electrical shock. - Code: E11

Loose electrical wiring noted in risk. In the interest of safety wiring should be properly secured in accordance with the electrical code. - Code: E16

Other Recommendations:

The electric baseboard heater located in the finished basement area must be properly secured to the wall.

Fire Protection Recommendations

A smoke detector should be installed on every floor including the basement to reduce the risk of bodily injury and property damage caused by fire. - Code: FP1

Consideration should be given to the installation of a carbon monoxide detector directly outside the sleeping areas. - Code: FP2

Consideration should be given to adding a fire extinguisher to the kitchen of the home. - Code: FP3

Liability Recommendations

A proper railing should be installed on the front porch to prevent personal injury caused by a fall. - Code: L3

A proper railing should be added to interior steps where there are 3 or more risers. - Code: L4

A proper railing should be added to exterior steps where there are 4 or more risers. - Code: L5

A proper guardrail should be added if deck or porch is missing one and is above 24 inches. - Code: L6

Other Recommendations:

- ~ At the time of the inspection mould was reported by the tenant and noted. The mould was found to be located in the finished basement area of the home.
- ~ A dead & rotted tree with a significant lean towards the rear roof of the home was noted at the time of the inspection. The tree must be removed to prevent any physical accident that may occur to bystanders and also to prevent any damage that may occur to the rear roof of the home..

Water Damage Recommendations

Other Recommendations:

- ~ The subfloor located in the finished basement appears to be rotted in certain areas. Moisture was noted in the basement area along with a musty smell at the time of the inspection.
-

Standard Report - Main Street Home**3954484-1**

The Economical Insurance Group

General Information

Policy Number:	3954484-1	Policy Type:	
Insured Name:	Barry & Deborah Frieman		
Property Address:	1037 Oak Lane South Sharbot Lake, ON K0H2P0	Mailing Address:	Barry & Deborah Friedman 480 Tweedsmuir Avenue Ottawa, ON K1Z5N9
Home Phone:	(613) 725-3198		
Effective Date:	5/17/2012	Renewal Date:	5/17/2013
Account Number:	3954484-1	Value Basis:	Reconstruction
Repl. Cost Coverage:	N	# of Families:	1
Created By:	Doug Smyth	Last Updated By:	Doug Smyth
Profile Owned By:	Doug Smyth		
Finished Floor Area:	1241		

Valuation Totals Summary

Cost Data As Of 02/2012

Reconstruction Cost w/o Debris Removal	\$268,961
Debris Removal	\$10,782
Reconstruction Cost with Debris Removal	\$279,743

Building Description**Main Home**

Year Built	1955
Construction Type	Standard
Style	1 Story
Number of Stories	1
Total Living Area	1241 Square Feet
Basement	100%
Basement Type	Below Grade
Basement Finished	50%
Basement Finish Type	Standard

Materials

Roof		Exterior Features		Floor Finish	
Shingles, 100%		Window, Picture <input type="checkbox"/>	1Cnt	Carpet, Acrylic/Nylon <input type="checkbox"/>	80%
Asphalt/Fiberglass <input type="checkbox"/>				Vinyl <input type="checkbox"/>	20%
Kitchens & Baths		Partition Walls		Heating & Cooling	
Kitchens		Drywall <input type="checkbox"/>	100%	Heating	
Kitchen, Builder's 1Cnt		Wall Finish		Heating, Electric <input type="checkbox"/>	100%
Grade <input type="checkbox"/>		Paint <input type="checkbox"/>	90%	Interior Features	
Baths		Paneling, Tongue & 10%		Fireplaces & Wood Stoves	
Full Bath, Builder's 2Cnt		Groove <input type="checkbox"/>		Wood Stove, Free 2Cnt	
Grade <input type="checkbox"/>		Ceiling Finish		Standing <input type="checkbox"/>	
Exterior Walls		Tile, Acoustical <input type="checkbox"/>	30%		
Shakes, Wood <input type="checkbox"/>	100%	Tongue and Groove <input type="checkbox"/>	70%		

Materials (continued)**Attached Structures*****Porches, Breezeways & Decks***

Screened Porch, Square 245SF
Feet ☐

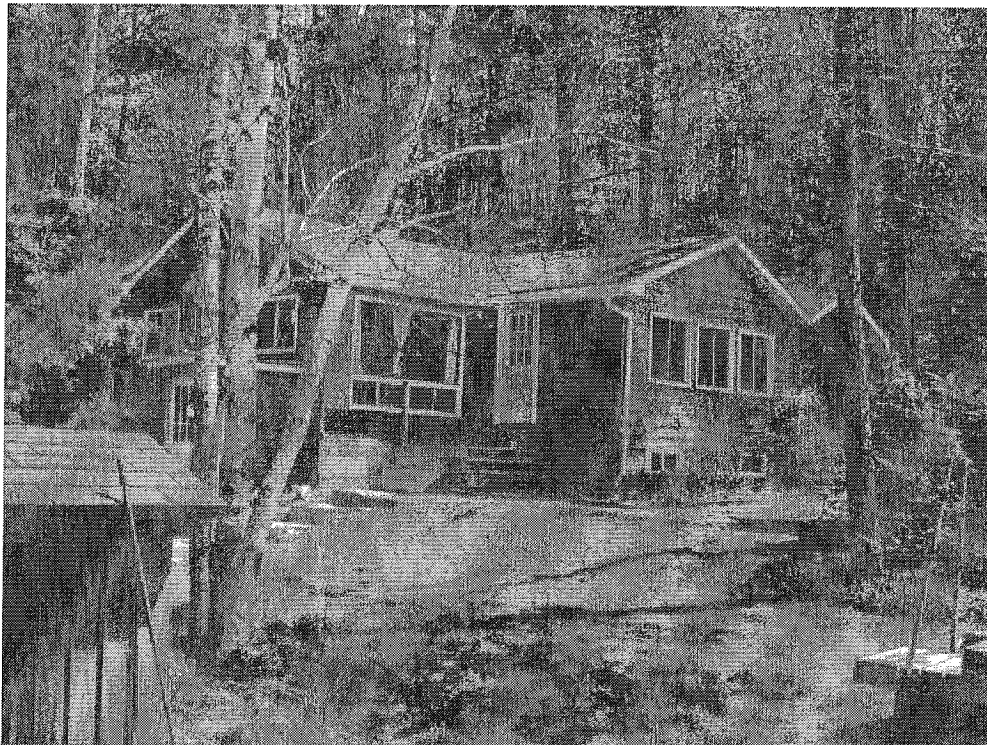
Wood Deck, Square 314SF
Feet ☐

Detached Structures

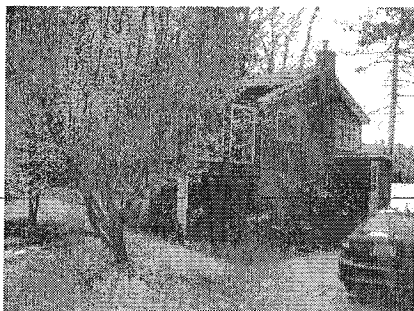
Shed, Medium ☐ 1Cnt

Disclaimer

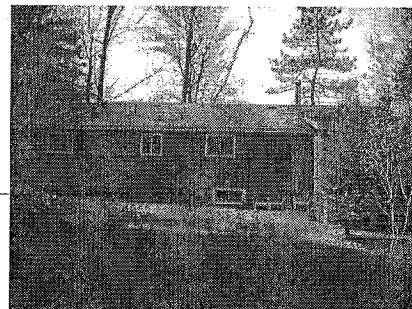
The information and costs contained in this estimate have been compiled by Marshall & Swift/Boeckh from sources believed to be reliable and to be representative of current price and cost situations. No Warranty, Guaranty, or Representation is made by Marshall & Swift/Boeckh, The Economical Insurance Group or any of their authorized representatives as to the correctness or sufficiency of any information process or representation contained herein and Marshall & Swift/Boeckh, The Economical Insurance Group or any of their authorized representatives does not assume any responsibility or liability in connection therein, nor can it be assumed that material or costs presented will not be changed due to local or national conditions.



Front



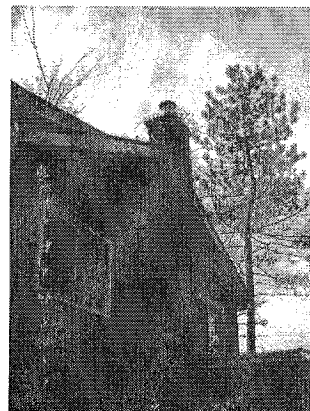
Left Side



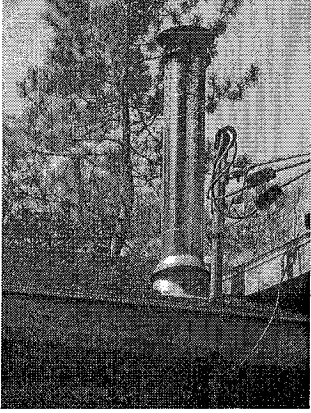
Rear



Roof



Basement Woodstove
Chimney



Main Level Woodstove
Chimney



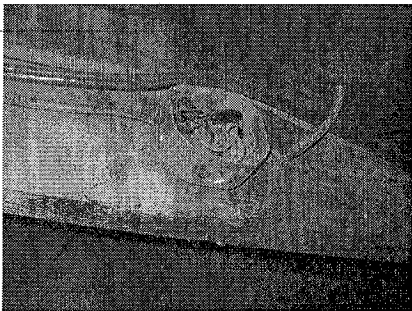
Main Level Woodstove



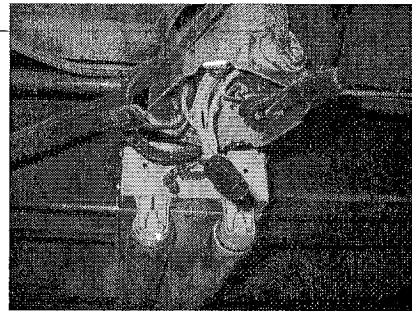
Basement Woodstove



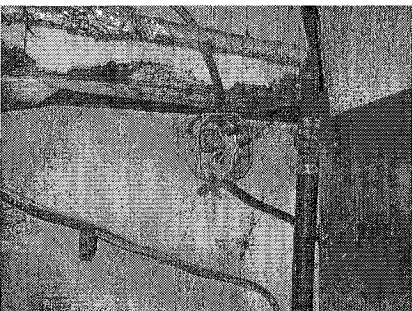
Electrical



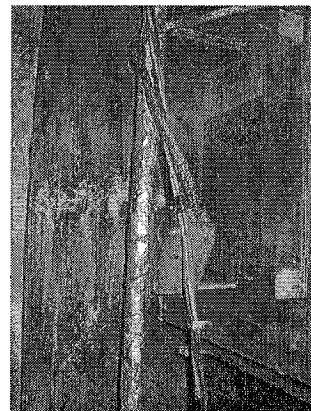
Missing Cover Plate



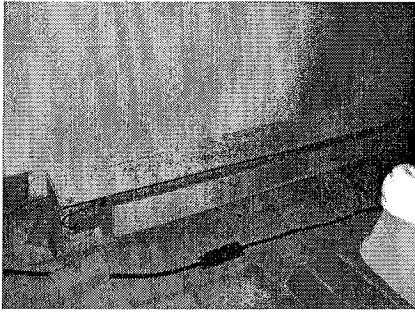
Missing Cover Plate



Loose Junction Box
& Missing Cover Plate



Loose Junction Box



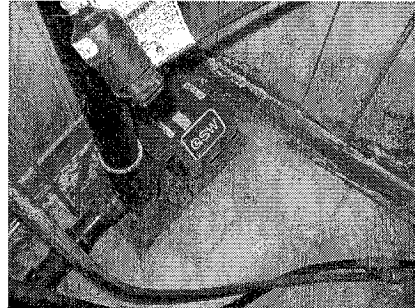
**Loose Electric
Baseboard Heater**



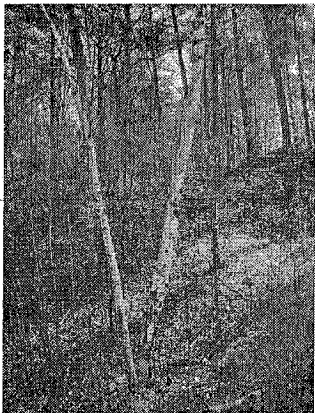
**Damp & Appears
Rotted Sub Floor In Finished Basement Area.
Varies Areas Of The Floor Are Soft & Punkie**



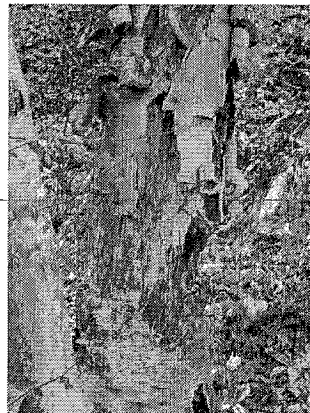
Mould



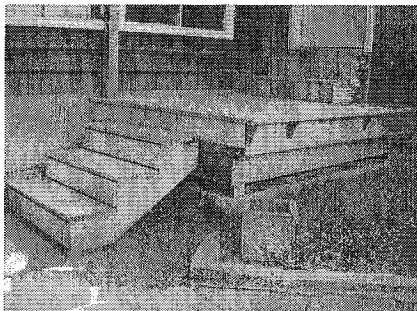
Damp & Mould



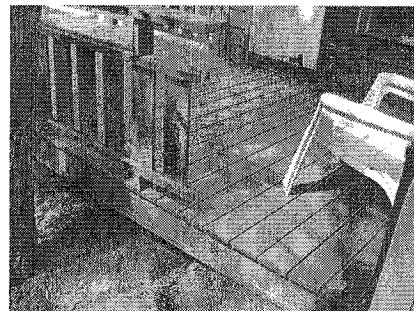
**Rotted Dead Birch Tree
With Apparent Lean Towards The Rear Area Of
The Risk Roof**



**Base Rotted Area Of Birch
Tree**



**Missing Hand &
Guard Rail**



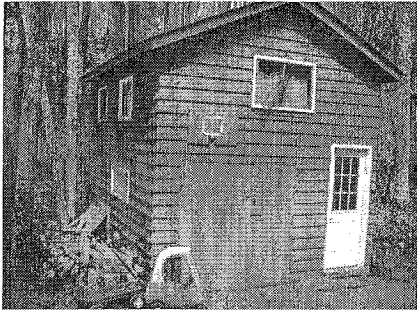
Loose Guard Rail



Kitchen



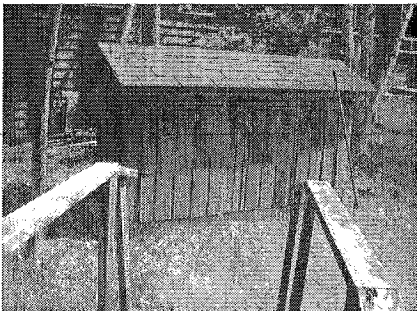
Living Room



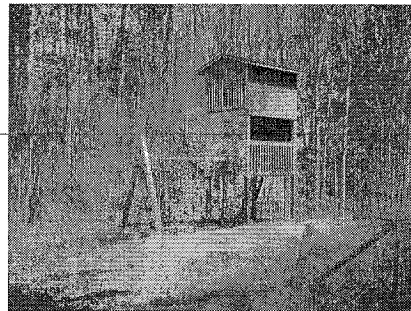
**Storage Building
With Bunkie Above**



**Missing Handrail Stairs To
Bunk Area**



Shed



Play Structure