

Your Inspection Report



179 Glendonwyne Rd
Toronto, ON M6P 3E8



PREPARED FOR:
HELEN BRAITHWAITE

INSPECTION DATE:
Thursday, March 26, 2026

PREPARED BY:
Walter Collodel, P.Eng., RHI



Carson, Dunlop & Associates Ltd.
120 Carlton Street, Suite 407
Toronto, ON M5A 4K2

416-964-9415
www.carsondunlop.com
inspection@carsondunlop.com



March 27, 2026

Dear Helen Braithwaite,

RE: Report No. 96456, v.2
179 Glendonwyne Rd
Toronto, ON
M6P 3E8

Thank you for choosing us to perform your home inspection. We hope the experience met your expectations.

The enclosed report includes an Overview tab which summarizes key findings, and the report body. The Good Advice tab provides helpful tips for looking after your home; and the Appendix tab includes valuable added benefits. You can navigate by clicking the tabs at the top of each page.

TO THE PROSPECTIVE BUYER: Our obligation and liability are limited to the seller.

Thanks again for choosing Carson Dunlop

Sincerely,

Walter Collodel, P.Eng., RHI
on behalf of
Carson, Dunlop & Associates Ltd.

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OVERVIEW

179 Glendonwyne Rd, Toronto, ON March 26, 2026

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This Overview lists some of the significant report items if any were identified. Please read the entire report before making any decisions about the home; do not rely solely on the Overview.

FOR THE BUYER

There are two elements to a home inspection - the inspection itself and the report. This report is helpful, but the inspection is equally important. You need both elements to make an informed decision.

When you move into the home you may find some issues not identified in the report. That is to be expected for a few reasons, such as furniture and storage that has been removed, changes to the property conditions, etc. Therefore, we suggest you allow roughly 1% of the value of the home annually for maintenance and repair.

Our obligation and liability are limited to the seller.

Here are a few thoughts to help you stay warm, safe and dry in your home.

All homes require regular maintenance and periodic updates. Maintenance programs help keep homes safe, comfortable and efficient. Roofs, furnaces and air conditioners for example, wear out and have to be replaced. Good maintenance extends the life of these house systems. Refer to Our Advice tab for more details regarding maintenance of your home.

Water is the biggest enemy of homes, whether from leaks through the roof, walls or foundation, or from plumbing inside the home. Preventative maintenance and quick response to water problems are important to minimize damage, costs and help prevent mould.

Environmental consultants can help with issues like mould, indoor air quality and asbestos. If you need help in these areas, we can connect you with professionals.

All recommendations in the report should be addressed by qualified specialists. Our ballpark costs and time frames are provided as a courtesy and should be confirmed with quotes from specialists. Minor costs in the report are typically under \$1,000.

END OF OVERVIEW

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Description

Sloped roofing material:

- Asphalt shingles



Asphalt shingles



Asphalt shingles

Flat roofing material:

- Modified bitumen membrane



Modified bitumen membrane

Observations and Recommendations

RECOMMENDATIONS \ General

Condition: • The roof inspection was restricted by limited access.

Visible portions of roof were in good condition but access to the roof was limited. Annual inspections are recommended (on any roof) to take care of any roof damage and/or regular maintenance items (flashings/caulking).

Task: Inspect annually

Time: Regular maintenance

SLOPED ROOFING \ Asphalt shingles

Condition: • Repair

Shingle has been replaced at the eaves edge.

Location: Garage

Task: Monitor

Time: Ongoing



Repair

SLOPED ROOF FLASHINGS \ Skylights

Condition: • Skylights are vulnerable areas

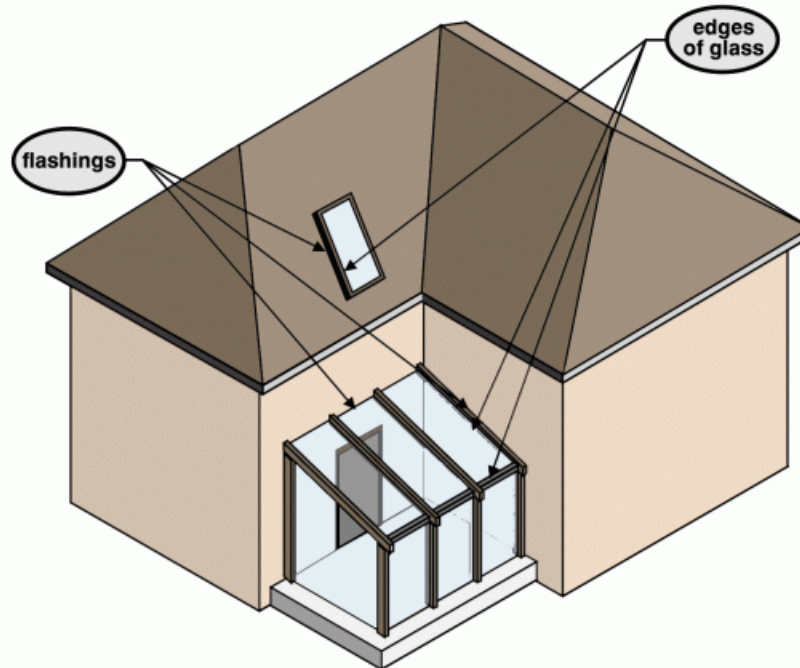
Location: Front roof

Task: Monitor

Time: Ongoing

Skylight and solarium leaks

skylights and solariums are very prone to leakage
leakage typically occurs through the flashings or at
the edges of the glass



FLAT ROOFING \ Modified bitumen

Condition: • Edges, seams and/or flashings - loose, open

Sealant has dried and cracked in areas around the perimeter. Clean up is necessary

Task: Repair / seal

Time: As soon as possible

Cost: Minor

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Edges, seams and/or flashings - loose, open

Condition: • Debris on roof

Mossy build up noted towards the rear part of the flat roof. Monitor drainage here and trim back all branches as necessary to give the roof a chance to dry out.

Location: Rear Exterior

Task: Clean

Time: As soon as practical

Cost: Minor



Moss on flat roof

Condition: • Aging

The flat roof membrane is aging. Cracks were noted at the tar seams as well as in some parts of the roof membrane. Have a good look at this roof surface once it dries out. Some repairs may be necessary.

Location: Rear Addition

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Task: Inspect annually

Time: Regular maintenance



Suspected to be aging



Cracks noted in tar seams

Inspection Methods and Limitations

Inspection limited/prevented by: • Roof mounted equipment • Lack of access (too high/steep)

Inspection limited/prevented by: • Roof was wet

Inspection performed:

- By walking on roof flat roof surfaces only
- From roof edge
- From the ground

Age determined by:

- Seller

Seller reports the shingles were replaced in 2019- ask for details.

Description

General: • The exterior has been well maintained and is in good condition.

Wall surfaces and trim: • Brick

Wall surfaces and trim: • Composite siding

Observations and Recommendations

ROOF DRAINAGE \ Downspouts

Condition: • Downspouts that discharge below grade may leak or be clogged, resulting in water in the basement or crawlspace.

This downspout actually discharges above grade (at front hillside)

Location: Front Exterior



Discharges to front yard

Condition: • Discharge too close to building

Always transfer water as far away from the house as practical. However attention to erosion, tripping hazard, or creating a slippery ice surface should also be considered.

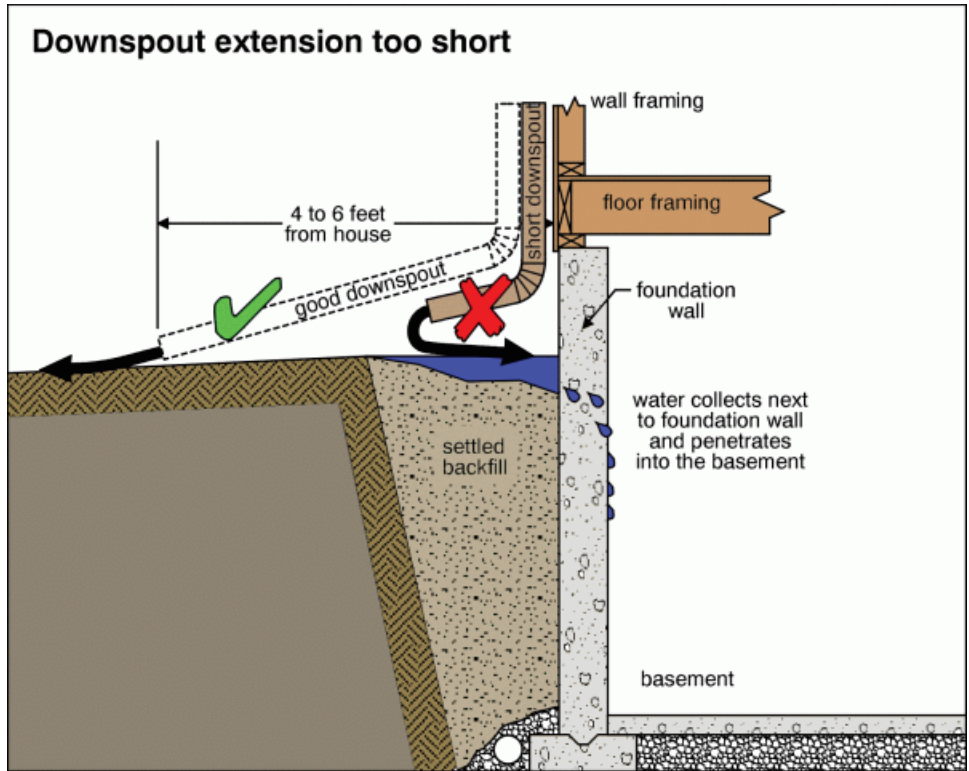
Location: Various

Task: Improve

Time: Less than 1 year

Cost: Minor

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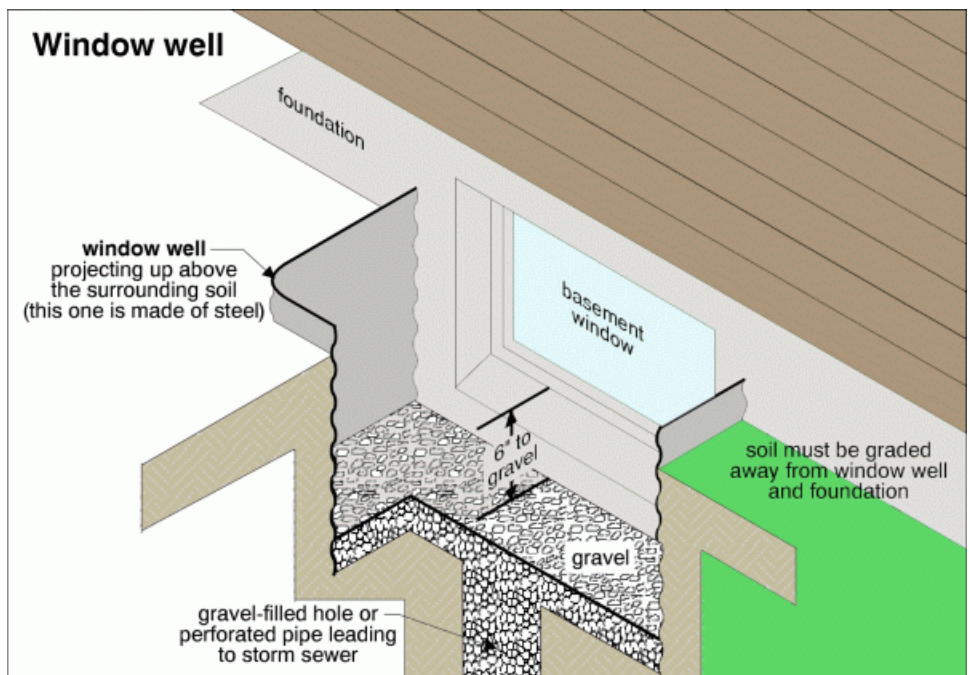
EXTERIOR \ Window wells

Condition: • Window close to grade in well

Location: Various

Task: Improve

Time: If/as necessary



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Window close to grade in well

Condition: • Rotted wood

Rotted/damaged wood at the top of one window well will eventually need to be replaced.

Task: Repair

Time: As necessary

Cost: Minor



Rotted wood

DOORS \ General notes

Condition: • Threshold - ineffective

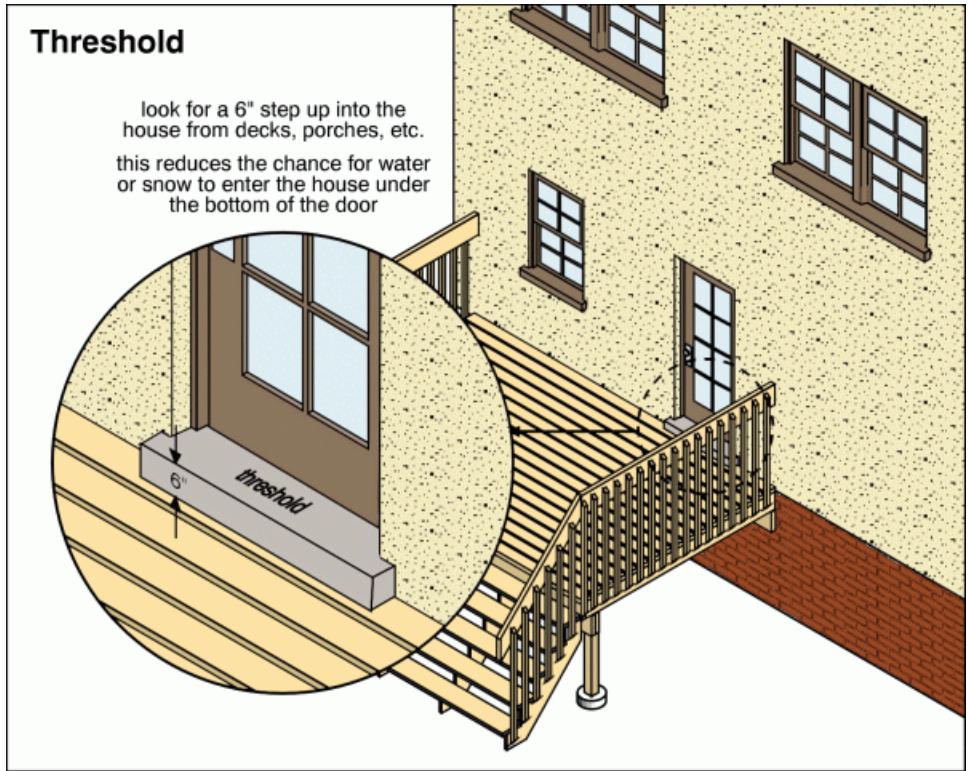
There is no raised threshold at this door. At a minimum ensure that snow is fully cleared from this area in winter months.

Location: Side exit

Task: Improve

Time: If/as necessary

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Threshold - ineffective



Threshold - ineffective

LANDSCAPING \ Walkway

Condition: • Improper slope or drainage

Wood elements that separate sections of the walkway are taller than the bricks, which may slow drainage. This can hold water against the foundation or create ice which can be a slip hazard. Ensure that the walkways are kept clear and that water can drain properly.

Task: Improve

EXTERIOR

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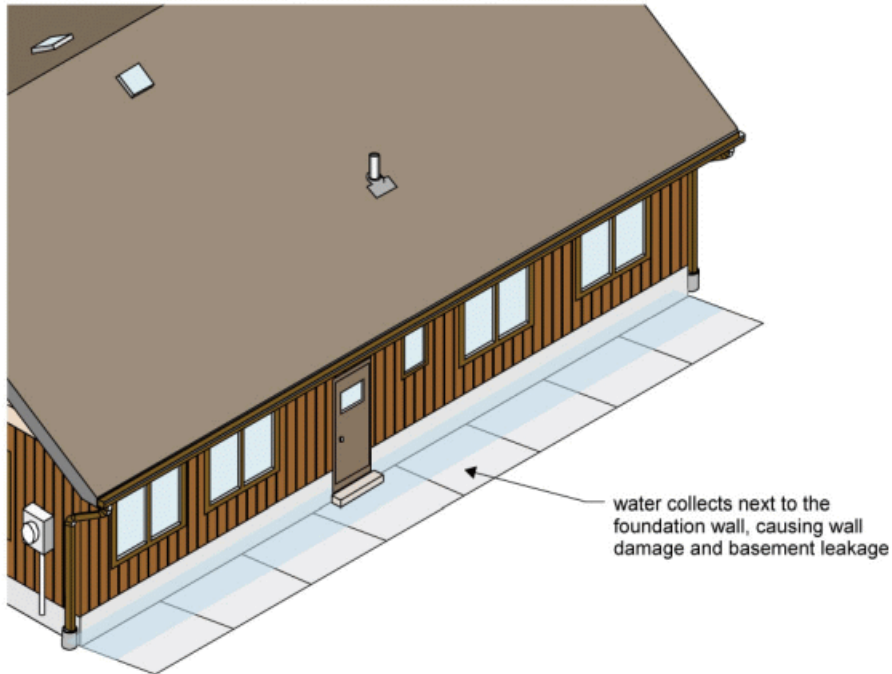
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Time: If/as necessary

Walk/patio sloping towards house



Improper slope or drainage

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Inspection Methods and Limitations

Inspection limited/prevented by: • New finishes/paint/trim • Storage • Car/storage in garage • Vines/shrubs/trees against wall • Inaccessible wall

Exterior inspected from: • Ground level

Not included as part of a building inspection: • Fences and boundary walls

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Description

General: • The structure has performed well, with no evidence of significant movement.

Configuration: • Basement

Foundation material: • Brick • Not visible in areas

Floor construction: • Joists

Exterior wall construction: • Wood frame / Brick veneer • Masonry

Roof and ceiling framing: • Not visible

Observations and Recommendations

RECOMMENDATIONS \ General

Condition: • No structure recommendations are offered as a result of this inspection.

FOUNDATIONS \ General notes

Condition: • Basement lowered

Floor has been lowered slightly to improve functionality (curb noted at boiler / water heater). No corrective action is needed.

Inspection Methods and Limitations

Attic/roof space: • No access • Flat roof space - no access • Cathedral roof - no access

Knee wall areas: • No access

Description

General: • The electrical system has been substantially updated. • The electrical system should prove adequate for typical lifestyles.

Service size: • 200 Amps (240 Volts)

Main disconnect/service box type and location:

- Fuses - basement



Fuses - basement



Main electrical disconnect indicated

Distribution panel type and location:

- Breakers - basement



Breakers - basement

Distribution wire (conductor) material and type: • Copper - non-metallic sheathed • Copper - metallic sheathed

Circuit interrupters: Ground Fault (GFCI) & Arc Fault (AFCI): • GFCIs present • AFCIs present

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Observations and Recommendations

RECOMMENDATIONS \ General

Condition: • All electrical recommendations are safety issues. Treat them as high priority items, and consider the Time frame as Immediate, unless otherwise noted.

SERVICE DROP AND SERVICE ENTRANCE \ Service drop

Condition: • Branches / vines interfering with wires

Location: Front Exterior

Task: Trim tree branches

Time: Regular maintenance

Inspection Methods and Limitations

Inspection limited/prevented by: • AFCIs (Arc Fault Circuit Interrupters) are not tested in a home that is occupied or where testing may cause damage. These should be tested monthly by the homeowner.

Inspection limited/prevented by: • Main disconnect cover not removed - unsafe to do so.

Circuit labels: • The accuracy of the circuit index (labels) was not verified.

Not included as part of a building inspection: • Testing of smoke and/or carbon monoxide alarms

Description

Heating system type:

- Boiler

Seller reports the boiler has been serviced regularly under a service contract- ask for details.



Boiler

Fuel/energy source: • Gas

Heat distribution: • Radiators • Baseboards • Electric radiant heat

Approximate capacity: • 90,000 BTU/hr

Exhaust venting method: • Induced draft

Approximate age:

- Not determined

Age of the boiler could not be confirmed from the data plate. Ask seller for details regarding the age of this equipment.

Typical life expectancy: • Boiler (cast-iron) 20 to 35 years

Auxiliary heat: • Radiant floor heating (electric)

Fireplace/stove: • Wood-burning fireplace • Gas fireplace

Exhaust/Chimney/vent: • Masonry • Abandoned

Humidifier: • Not present

Mechanical ventilation system for building: • None

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Observations and Recommendations

RECOMMENDATIONS \ General

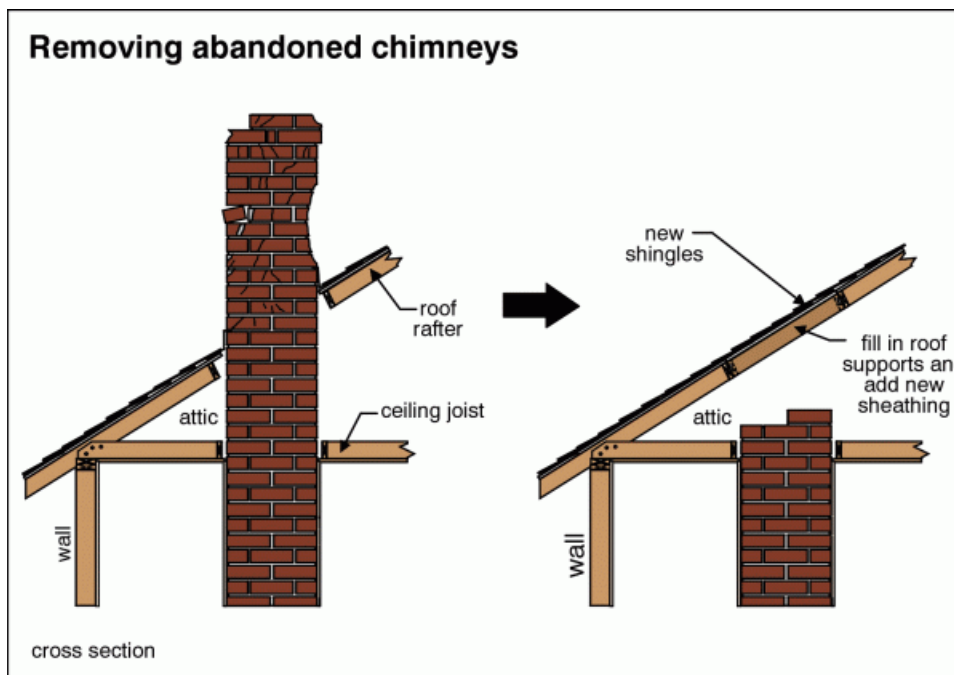
Condition: • At the time of inspection, the boiler was working properly and the house was comfortably warm. An annual maintenance agreement that covers parts and labour is typically recommended for all heating (and cooling) equipment.

CHIMNEY AND VENT \ Masonry chimney

Condition: • Abandoned chimney

The chimney appears to be in fairly good condition (limited visibility) but is no longer in use. At a minimum, make sure that flashings remain well sealed at the base of the chimney.

Location: Rear Roof



Abandoned chimney

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FIREPLACE \ General notes

Condition: • Before you use the fireplace, it should be inspected, cleaned and improved if necessary by a WETT (Wood Energy Technology Transfer Inc.) certified technician

Task: Inspect and sweep

Time: Before using

FIREPLACE \ Gas fireplace or gas logs

Condition: • A specialist should be engaged to inspect the gas fireplace prior to using the appliance. There are many manufacturers and many models of these units, with many different installation rules. We also recommend the gas fireplace be covered under a maintenance contract that includes regular service.

Task: Provide

Time: Before using

Inspection Methods and Limitations

General: • The inspection does not include gas leak detection, carbon monoxide testing, combustion analysis, or evaluation of internal furnace components.

Inspection limited by: • Top of chimney not inspected due to height • The performance of radiant floor heating is not determined during a home inspection.

Description

Air conditioning type:

- Ductless (Mini split) system

There are two ductless units on the roof that work with four indoor units (heads) inside the home to provide cooling and auxiliary heating.



Ductless (Mini split) system- outdoor units



Ductless system- typical indoor unit

Cooling capacity: • 12,000 BTU/hr • 24,000 BTU/hr

Compressor approximate age:

- Not determined

The age of the ductless units could not be determined from the data plates. Confirm the age of this equipment with the seller.

Typical life expectancy: • 10 to 15 years

Observations and Recommendations

RECOMMENDATIONS \ Overview

Condition: • An annual maintenance program is recommended for heating and cooling systems to optimize safety, efficiency, comfort and durability.

Task: Service annually

Time: Regular maintenance

COOLING & HEAT PUMP

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Inspection Methods and Limitations

Inspection limited by: • Low outdoor temperature

INSULATION AND VENTILATION

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Description

Attic/roof insulation material: • Not visible

Attic/roof insulation amount/value: • Not visible

Attic/roof air/vapor barrier: • Not visible

Observations and Recommendations

RECOMMENDATIONS \ General

Condition: • No insulation recommendations are offered as a result of this inspection.

Inspection Methods and Limitations

Inspection limited/prevented by lack of access to: • Roof space • Knee wall areas

Inspection limited/prevented by lack of access to: • Wall space - access not gained

Roof ventilation system performance: • Not evaluated

Description

General: • Several fixtures have been updated.

Service piping into building:

- Not visible

The visible supply pipe in the basement is copper but the feeder pipe was not visible (it is behind the cabinet). It is presumed to be copper as well. Confirm incoming supply pipe material with the seller.

Supply piping in building: • Copper • PEX (cross-linked Polyethylene)

Main water shut off valve at the:

- Front of the basement



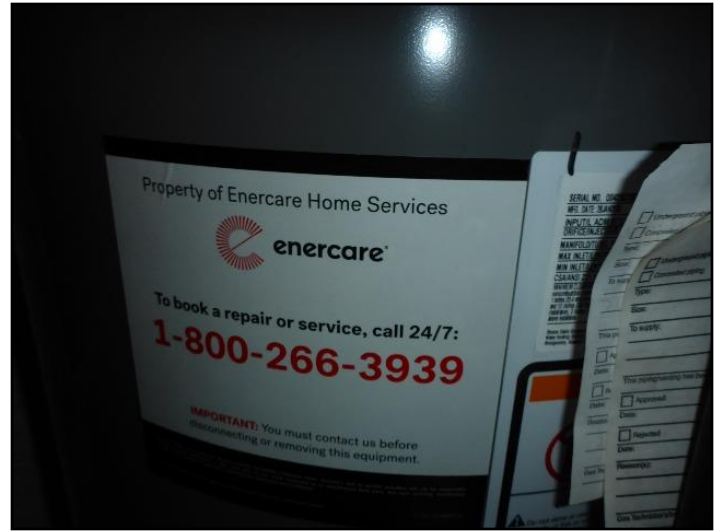
Front of the basement

Water heater type:

- Induced draft
- Tank

Rental sticker noted- ask seller details regarding ownership of the water heater.

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Tank

Rental sticker noted

Water heater fuel/energy source: • Gas

Water heater tank capacity: • 189 liters/50 US gallons

Water heater approximate age: • 1 year

Water heater typical life expectancy: • 10 to 15 years

Waste and vent piping in building: • Plastic • Not visible in some areas.

Pumps: • None

Floor drain location: • Basement middle room (under carpet)

Observations and Recommendations

RECOMMENDATIONS \ General

Condition: • Many plumbing fixtures may be expected to last 15 years or more, although faucets are often replaced every 10 years.

WASTE PLUMBING \ Drain piping - installation

Condition: • Repairs/upgrades noted

Newer cleanouts at the front basement indicate excavation to perform drain repairs. Ask seller for details regarding any drain upgrades / repairs that have been done.

Location: Front Basement

Task: Request Information

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Repairs/upgrades noted

WASTE PLUMBING \ Drain piping - performance

Condition: • The main sewer line to the street cannot be inspected during a home inspection. A video scan dramatically reduces the risk of expensive and unhealthy sewer back-ups.

Task: Provide after possession of the home.

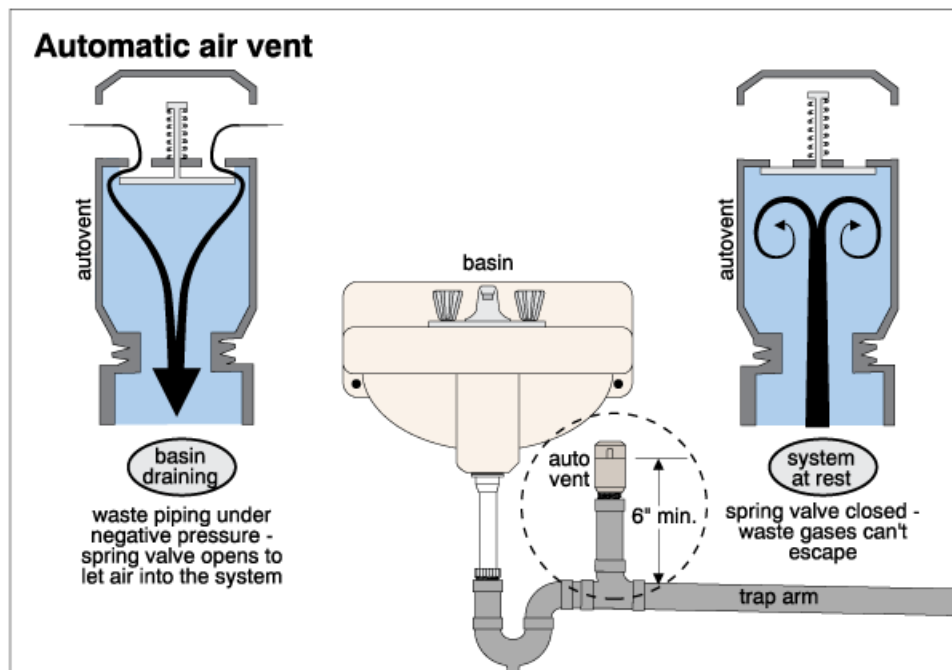
Cost: \$300 and up

WASTE PLUMBING \ Venting system

Condition: • Automatic air vents

Auto vent noted beside the sink at this location. A failed auto vent can allow sewer gases into the home.

Location: Laundry Area





Automatic air vent

FIXTURES AND FAUCETS \ Faucet

Condition: • Shower diverter inoperative or defective

Diverter did not fully redirect water at this location. Water flowed from both the spout and the showerhead when tested. The diverter needs adjustment or cleaning.

Location: Second Floor Bathroom

Task: Correct

Time: Before using



Shower diverter inoperative / ineffective

Condition: • Hand shower clogged

Many nozzles at the hand shower were obstructed and need to be cleaned.

Location: Basement Bathroom

Task: Correct

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Time: Before using



Hand shower clogged

FIXTURES AND FAUCETS \ Toilet

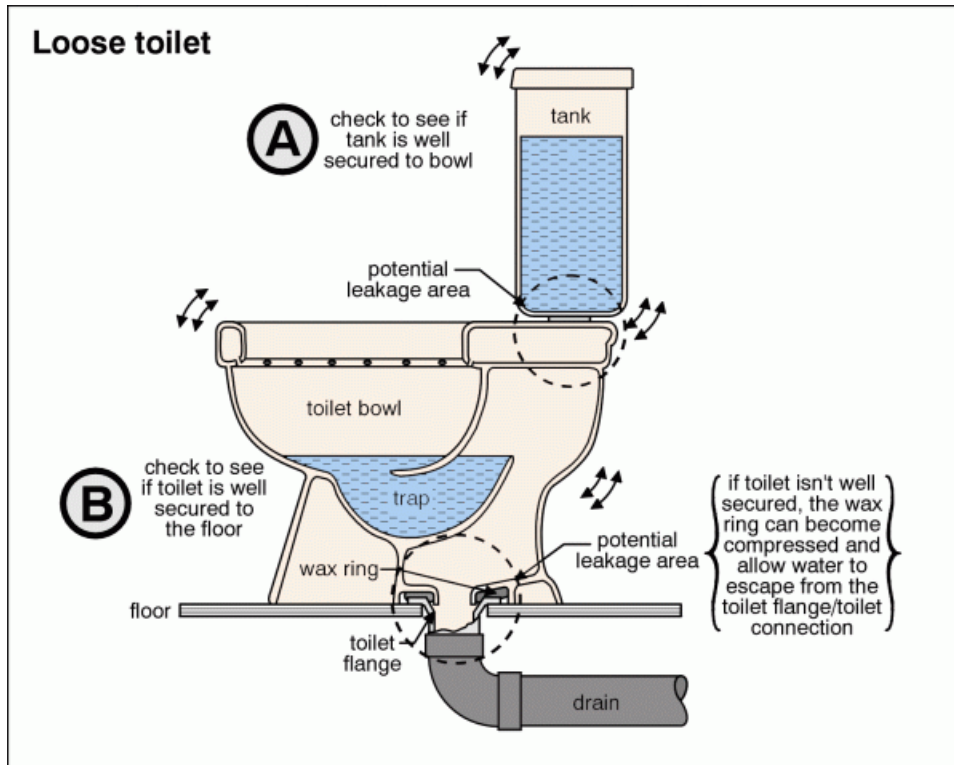
Condition: • Loose

Location: First Floor Powder Room

Task: Correct

Time: As soon as practical

Cost: Minor



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Inspection Methods and Limitations

Inspection limited by: • Due to access limitations to the PEX piping - the manufacture could not be identified. • Outdoor faucet (hose bibs/bibbs) not tested due to low outdoor temperature. Ensure water is shut off for the winter, or that frost-free bibs are installed.

Fixtures not tested/not in service: • Outdoor faucet (hose bibs/bibbs) shut off for winter

Items excluded from a building inspection: • Tub/sink overflows

Description

General: • Interior finishes are in good repair overall. • Interior finishes are high quality for the most part. • The newer windows help improve comfort and energy efficiency.

Observations and Recommendations

RECOMMENDATIONS \ General

Condition: • Typical minor flaws were noted on floors, walls and ceilings. These cosmetic issues reflect normal wear and tear.

Condition: • The code compliance of finished basements are not verified as part of a home inspection. If unit is being used for an apartment, there are many code requirements to consider including fire safety, sizing, ventilation, natural lighting, among other items. We recommend further evaluation from a specialist if unit is used as an apartment.

WINDOWS \ Storms and screens

Condition: • Missing

Many window screens were removed at the inspection. There were a number of screens stored away in the boiler room.

Location: Various

Task: Provide

STAIRS \ Handrails and guards

Condition: • Incomplete or not continuous railing

There is no railing at the upper portion of the basement stairs.

Location: Basement Stairs

Task: Improve

Time: If desired



Incomplete or not continuous railing

BASEMENT \ Leakage

Condition: • Almost every basement (and crawlspace) leaks under the right conditions. Based on a one-time visit, it's

impossible to know how often or severe leaks may be. While we look for evidence of past leakage during our consultation, this is often not a good indicator of current conditions. Exterior conditions such as poorly performing gutters and downspouts, and ground sloping down toward the house often cause basement leakage problems. Please read Section 10.0 in the Interior section of the Home Reference Book before taking any action. You can find this in the Reference tab at the end of the report.

To summarize, wet basement issues can be addressed in 4 steps:

1. First, ensure gutters and downspouts carry roof run-off away from the home. (relatively low cost)
2. If problems persist, slope the ground (including walks, patios and driveways) to direct water away from the home. (Low cost if done by homeowner. Higher cost if done by contractor or if driveways, patios and expensive landscaping are disturbed.)
3. If the problem is not resolved and the foundation is poured concrete, seal any leaking cracks and form-tie holes from the inside. (A typical cost is \$300 to \$600 per crack or hole.)
4. As a last resort, dampproof the exterior of the foundation, provide a drainage membrane and add/repair perimeter drainage tile. (High cost)

Inspection Methods and Limitations

Inspection limited/prevented by: • Storage/furnishings • New finishes/paint • Storage in closets and cabinets / cupboards • Limited access to cabinets and closets

Not included as part of a building inspection: • Carbon monoxide alarms (detectors), smoke detectors, security systems, central vacuum, window coatings and seals between panes of glass. • Central vacuum systems • Decorative items • Window treatments • Smoke detectors and carbon monoxide detectors.

Percent of interior foundation not visible: • 100 %

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Description

General: • We include a check for product recalls on major appliances at no extra cost. You will receive a separate report from RecallChek with any notices of product recalls and who to contact to get parts replaced, often free of charge. If there are recalls down the road, you will be notified. If you replace the equipment, just let RecallChek know and you will receive recall notices on these too.

Air Conditioner / Heat Pump:

- LG



LG

Air Conditioner / Heat Pump: • Bosch

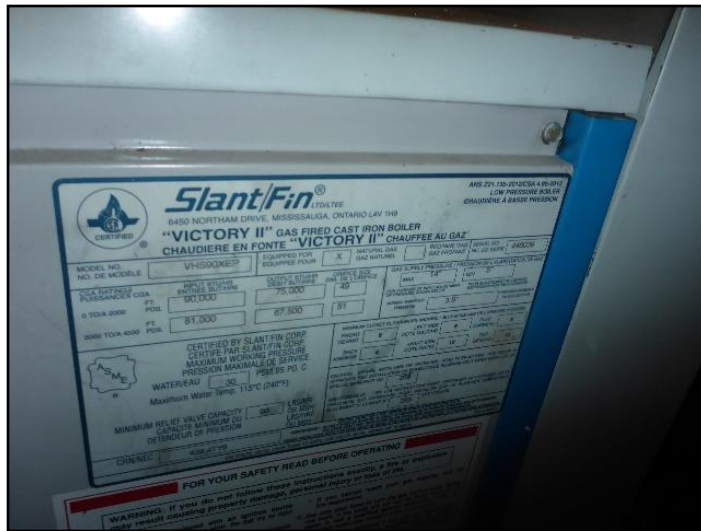


Bosch

Boiler:

- Slant/Fin

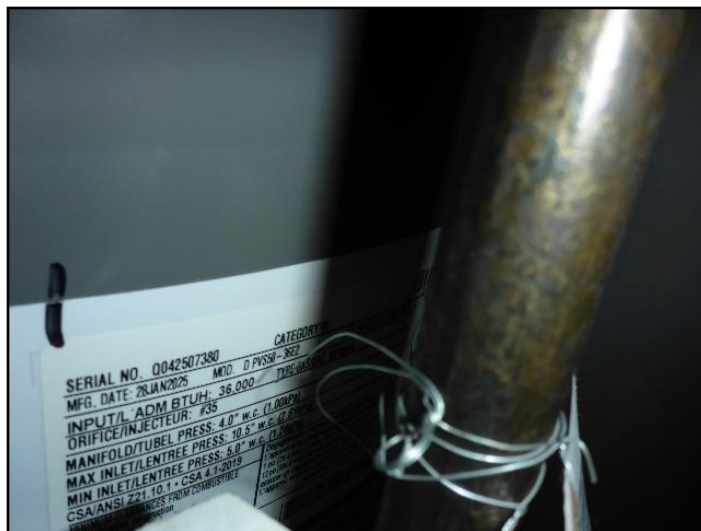
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Slant/Fin

Water Heater:

- Rheem



Rheem

Refrigerator:

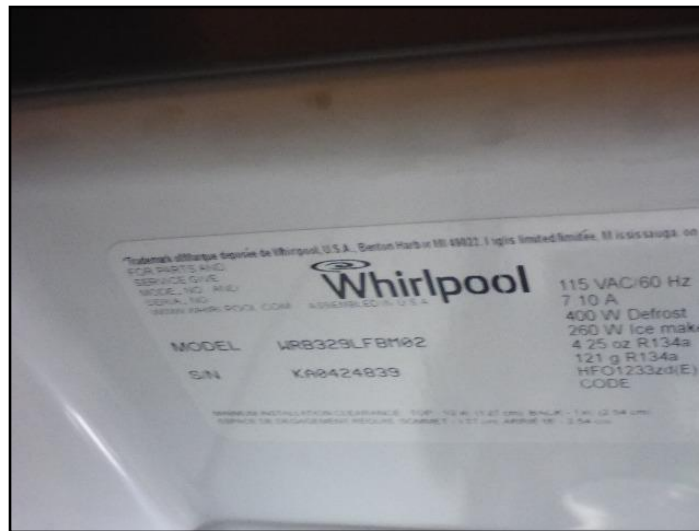
- Fisher & Paykel

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- INTERIOR
- RECALCHEK
- OUR ADVICE
- APPENDIX
- REFERENCE



Fisher & Paykel

- Whirlpool



Whirlpool

Range:

- KitchenAid

- OVERVIEW
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- ELECTRICAL
- HEATING
- COOLING
- INSULATION
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KitchenAid

Dishwasher:

- GE



GE

- KitchenAid

OVERVIEW	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
RECALCHEK	OUR ADVICE	APPENDIX	REFERENCE						



KitchenAid

Washer:

- GE



GE

Dryer:

- GE

OVERVIEW	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
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GE

Inspection Methods and Limitations

Model number plate not found or not legible on:

- Range
- At basement apartment

Description

OUR ADVICE FOR LOOKING AFTER YOUR HOME: • Home maintenance is an important responsibility. It protects your investment, extends life expectancy and helps avoid significant expenses. This document is an integral part of the report, and will help you avoid many common problems and reduce costs.

Priority Maintenance and Home Set-Up: • The Home Set-Up and Maintenance chapter in the Home Reference Book provides important information regarding things that are done once when moving in, as well as regular maintenance activities.

Please be sure to follow these maintenance guidelines. The Home Reference Book is included under the REFERENCE tab in this report.

Basement/Crawlspace Leakage: • Basement water leakage is the most common problem with homes. Almost every basement and crawlspace leaks under the right conditions. Good maintenance of exterior grading, gutters and downspouts is critically important.

For more details, please refer to Section 10 of the Interior chapter of the Home Reference Book, which is in the REFERENCE tab in this report.

Roof - Annual Maintenance: • It is important to set up an annual inspection and tune-up program to minimize the risk of leakage and maximize the life of the roof. Roof leaks may occur at any time and are most often at penetrations or changes in material. A leak does not necessarily mean the roof needs to be replaced.

Roof coverings are disposable and have to be replaced from time to time. Asphalt shingles, for example, last roughly 15 years.

Also, in a mature neighborhood with mature trees, gutters and downspouts can readily become clogged with leaves and debris. Seasonal maintenance and cleaning can help promote adequate drainage from the roof structure and help keep water away from the home and foundation.

Exterior - Annual Maintenance: • Annual inspection of the exterior is important to ensure weather-tightness and durability of exterior components. Grading around the home should slope to drain water away from the foundation to help keep the basement dry.

Painting and caulking should be well maintained. Particular attention should be paid to horizontal surfaces where water may collect.

Joints, intersections, penetrations and other places where water may enter the building assembly should be checked and maintained regularly.

The water supply for all hose bibbs should be shut off from the interior shut-off valve(s) provided and the line(s) drained each season before winter; to help prevent potential freezing of the water supply pipe(s) and subsequent possible flooding issues.

Garage Door Operators: • The auto reverse mechanism on your garage door opener should be tested monthly. The door should also reverse when it meets reasonable resistance, or if the 'photo eye' beam is broken.

Electrical System - Label the Panel: • Each circuit in the electrical panel should be labelled to indicate what it controls. This improves both safety and convenience. Where the panel is already labelled, the labelling should be verified as correct. Do not rely on existing labeling.

Ground Fault Circuit Interrupters and Arc Fault Circuit Interrupters: • These should be tested monthly using the test buttons on the receptacles or on the breakers in the electrical panel.

Heating and Cooling System - Annual Maintenance: • Set up an annual maintenance agreement that covers parts and labour for all heating and cooling equipment. This includes gas fireplaces and heaters, as well as furnaces, boilers and air conditioners. Include humidifiers and electronic air cleaners in the service agreement. Arrange the first visit as soon as possible after taking possession.

Check filters for furnaces and air conditioners monthly and change or clean as needed. Duct systems have to be balanced to maximize comfort and efficiency, and to minimize operating costs. Adjust the balancing for heating and cooling seasons, respectively.

For hot water systems, balancing should be done by a specialist due to the risk of leakage at radiator valves. These valves are not operated during a home inspection.

Bathtub and Shower Maintenance: • Caulking and grout in bathtubs and showers should be checked every 6 months, and improved as necessary to prevent leakage and water damage behind walls and below floors.

Water Heaters: • All water heaters should be flushed by a specialist every year to maximize performance and life expectancy. This is even more critical on tankless water heaters.

Washing Machine Hoses: • We suggest braided steel hoses rather than rubber hoses for connecting washing machines to supply piping in the home. A ruptured hose can result in serious water damage in a short time, especially if the laundry area is in or above a finished part of the home.

Clothes Dryer Vents: • We recommend that vents for clothes dryers discharge outside the home. The vent material should be smooth walled (not corrugated) metal, and the run should be as short and straight as practical. This reduces energy consumption and cost, as well as drying time for clothes. It also minimizes the risk of a lint fire inside the vent.

Lint filters in the dryer should be cleaned every time the dryer is used. There is a secondary lint trap in many condominiums. These should be cleaned regularly. There may also be a duct fan controlled by a wall switch. The fan should be ON whenever the dryer is used.

Dryer ducts should be inspected annually and cleaned as necessary to help reduce the risk of a fire, improve energy efficiency and reduce drying times.

Fireplace and Wood Stove Maintenance: • Wood burning appliances and chimneys should be inspected and cleaned before you use them, and annually thereafter. We recommend that specialists with a WETT (Wood Energy Technology Transfer, Inc.) designation perform this work. Many insurance companies require a WETT inspection for a property with a wood burning device.

Smoke and Carbon Monoxide (CO) Detectors/Alarms: • Smoke detectors are required at every floor level of every home, including basements and crawlspaces. Even if these are present when you move into the home, we recommend replacing the detectors. We strongly recommend photoelectric smoke detectors rather than ionization type detectors. Carbon monoxide detectors should be provided adjacent to all sleeping areas.

These devices are not tested during a home inspection. Detectors should be tested every 6 months, and replaced every 10 years. Batteries for smoke and carbon monoxide detectors should be replaced annually. If unsure of the age of a smoke detector, it should be replaced.

Backwater Valve: • A backwater valve protects your home from a backup of the municipal sewer system. The valve may be equipped with an alarm to notify you of a backup. Please note: if the valve is closed due to a municipal sewer backup, you cannot use the plumbing fixtures in the home. The waste water is unable to leave the building and will back up through floor drains and the lowest plumbing fixtures. • The valve should be inspected and cleaned as necessary at least twice a year.

Sump Pump: • A sump pump collects storm water below the basement floor and discharges it safely to the exterior to prevent flooding. The discharge point should be at least 6 feet (2 m) away from the home. Best installations include backup power for the sump pump, so it will work in the event of a power outage. A high water alarm in the sump pump will notify you if the pump fails. Some installations include a backup pump.

The sump and pump should be inspected and tested four times a year.

For condominium owners: • Condominium owners - Maintenance and Repairs: There are two types of repairs that may be performed in a condo - repairs to an individual condo unit and repairs to common elements. Common elements are set out in the Condominium Declaration and will differ from one building to another. If repairs must be made inside your unit, you are responsible for making the repairs at your own expense. You are also responsible for the ongoing maintenance of your unit. The condominium corporation's board of directors is responsible for maintenance and repair of the common elements. Exclusive-use common elements, such as parking spaces or balconies are generally maintained by the condominium board.

Be Ready for Emergencies: Be sure you know where to shut off the water. Some condos have more than one shut off, and others need a special tool (key) to turn off water. Label each circuit on the electrical panel, and make sure you should know how to turn off the power. Keep a fire extinguisher suitable for grease fires near the kitchen.

Property Manager and Concierge/Security: Keep the contact information for these folks handy (perhaps on your phone) wherever you are. • Lint filters in the dryer should be cleaned every time the dryer is used. There is a secondary lint trap in many condominiums. These should be cleaned regularly. There may also a duct fan controlled by a wall switch. The fan should be ON whenever the dryer is used.

END OF REPORT

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Investments. Insurance. Advice. All in one place.

For more than 75 years, we've been helping Canadians, like you, build financial security. Whether you're looking for investments, insurance or both, count on us for the personalized advice and solutions you need to keep what matters safe and save for what matters. Let us help you with:



Investments

Choose from straightforward saving and investing options to help you achieve financial success, however you define it.



Business

Design a plan that protects what you've worked so hard to build. And access unique services that help your business grow.



Life

Protect your loved ones, your assets and your financial future, with the right type and amount of coverage.



Farm

Secure your property and your livelihood, with a plan that accounts for the specifics of your farming operation.



Home

Keep your living space and everything within it safe, with a customized policy for your home, condominium or cottage.



Travel*

Enjoy affordable coverage, whether you're travelling for work or play, and whether it's a short visit or an extended stay.



Auto

Get coverage that factors in what you drive, when you drive, and discounts for a clean driving record. Add a policy for greater savings!



Group Benefits

Up your competitive edge, with a plan that supports the health and well-being of your most important asset: your employees.

Ready to build your financial future?

Talk to us about creating a plan that meets your needs for today and your goals for tomorrow.

RJB Insurance Group Inc.

30-1029 King Street West, Toronto
416-264-2281
rjb_insurance@cooperators.ca

Vel Insurance Services Inc.

708-10 Milner Business Court, Toronto
416-396-0707
vel_insurance@cooperators.ca

Investments. Insurance. Advice.



Co-operators Financial Investment Services Inc.

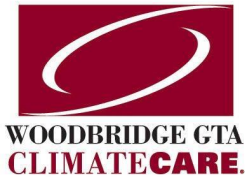
*Travel offered is both inbound and outbound travel and is administered by Allianz Global Assistance.

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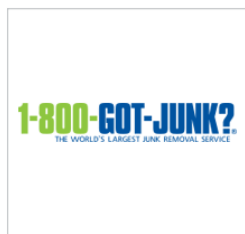


As a Carson Dunlop client, you are entitled to many useful discounts and perks from some of our home service partners.



Woodbridge GTA ClimateCare (\$160 value)

- Get a **FREE** safety inspection and tune-up on your home's heating or cooling systems (your choice)
- Claim your \$160 value tune-up by calling [905-851-7007](tel:905-851-7007) or emailing info@gtacclimatecare.com



\$70 gift card from 1-800-GOT-JUNK?

Carson Dunlop clients receive a \$70 gift card for junk removal services.

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THREE STEPS TO COST-EFFECTIVE HOME FLOOD PROTECTION


Complete these 3 steps to reduce your risk of flooding and lower the cost of cleanup if flooding occurs. For items listed under step 3 check with your municipality about any permit requirements and the availability of flood protection subsidies. **Applicable only in homes with basements*

Step 1: Maintain What You've Got at Least Twice per Year

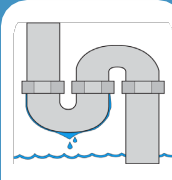
Do-it-Yourself for \$0



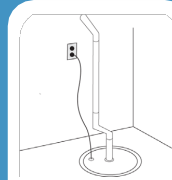
Remove debris from nearest storm drain or ditch & culvert



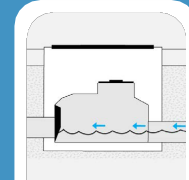
Clean out eaves troughs



Check for leaks in plumbing, fixtures and appliances



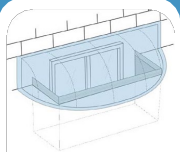
Test your sump pump*



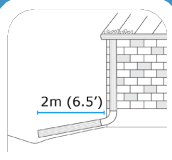
Clean out your backwater valve

Step 2: Complete Simple Upgrades

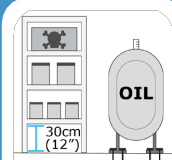
Do-it-Yourself for Under \$250



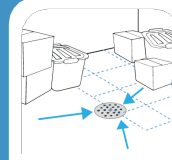
Install window well covers (where fire escape requirements permit)*




Extend downspouts and sump discharge pipes at least 2m from foundation



Store valuables and hazardous materials in watertight containers & secure fuel tanks



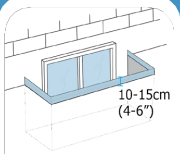
Remove obstructions to floor drain



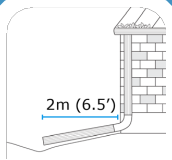
Install and maintain flood alarms

Step 3: Complete More Complex Upgrades

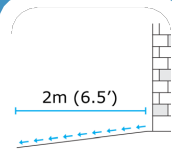
Work with a Contractor for Over \$250



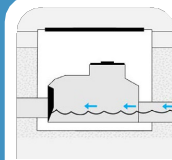
Install window wells that sit 10-15cm above ground and upgrade to water resistant windows*



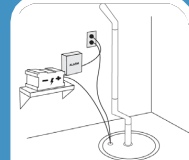
Disconnect downspouts, cap foundation drains and extend downspouts to direct water at least 2m from foundation



Correct grading to direct water at least 2m away from foundation



Install backwater valve



Install backup sump pump and battery*

Note: Not all actions will be applicable to each home. Completing these steps does not guarantee the prevention of flooding.

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Basement Flood Protection Checklist

Take these steps to reduce your risk of basement flooding and reduce the cost of cleaning up after a flood. Remember to check with your municipality about the availability of basement flood protection subsidies. Check with your insurer about discounts for taking action to reduce flood risk.

1. Maintain Your Home’s Flood Protection Features at Least Twice Per Year

SPRING FALL

- Remove debris from nearest storm drain
- Clean out eaves troughs
- Test sump pump(s) and backup power source
- Clean out backwater valve
- Maintain plumbing, appliances and fixtures
- Test flood alarms

2. Keep Water Out of Your Basement

- Correct grading to direct water at least 2m away from your foundation
- Extend downspouts and sump discharge pipes to direct water at least 2m away from your foundation or to the nearest drainage swale
- Install window well covers
- Install window wells that are 10-15cm above the ground and are sealed at the foundation
- Install water-resistant basement windows
- Install a backwater valve (work with a plumber and get required permits)

3. Prepare to Remove Any Water from Your Basement as Quickly as Possible

- Remove obstructions to the basement floor drain
- Install a back-up sump pump and power source

4. Protect Personal Belongings in Your Basement

- Store valuables in watertight containers or remove
- Store hazardous materials (paints, chemicals) in watertight containers or remove
- Raise electronics off the floor
- Select removable area rugs and furnishings that have wooden or metal legs

Note: Not all actions will be applicable to each home. Completing these steps does not guarantee the prevention of basement flooding.



For Additional Resources Visit:
www.HomeFloodProtect.ca



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The links below connect you to a series of documents that will help you understand your home and how it works. These are in addition to links attached to specific items in the report.

Click on any link to read about that system.

» 01. ROOFING, FLASHINGS AND CHIMNEYS

» 02. EXTERIOR

» 03. STRUCTURE

» 04. ELECTRICAL

» 05. HEATING

» 06. COOLING/HEAT PUMPS

» 07. INSULATION

» 08. PLUMBING

» 09. INTERIOR

» 10. APPLIANCES

» 11. LIFE CYCLES AND COSTS

» 12. SUPPLEMENTARY

Asbestos

Radon

Urea Formaldehyde Foam Insulation (UFFI)

Lead

Carbon Monoxide

Mold

Household Pests

Termites and Carpenter Ants

» 13. HOME SET-UP AND MAINTENANCE

» 14. MORE ABOUT HOME INSPECTIONS

