

STANDARD INSURABLE UNIT DESCRIPTION

Glenwood Manor Condominium Corporation

904/908 Memorial Drive NW, Calgary, AB T2N 3C9 • Corp. No. 8110119

Document Information

Corporation Name	Condominium Corporation No. 8110119 O/A Glenwood Manor
Municipal Address	904 Memorial Drive NW, Calgary, AB T2N 3C9
Document Type	Standard Insurable Unit Description (SIUD)
Governing Legislation	Condominium Property Act, RSA 2000, c C-22
Insurer	Intact Insurance Company
Policy Number	5V0360338
Policy Period	January 31, 2026 – January 31, 2027
Insurance Broker	InsureLine Brokers (Platinum) – Pam Lecavalier, 403-910-5971
Building Insured Value	\$6,100,000 (Replacement Cost)
Effective Date of SIUD	<u>May 26, 2026</u>
Adopted by Board Resolution No.	<u>N/A</u>
Date of Last Review	<u>—</u>
Prepared By	Board of Directors – Glenwood Manor Condo Corp

1. Purpose and Authority

This Standard Insurable Unit Description (SIUD) is established pursuant to Section 56 of the Condominium Property Act, RSA 2000, c C-22, and the associated Regulations. It defines the standard unit finishes, fixtures, and improvements that are insured under the Condominium Corporation's master insurance policy.

This document serves three primary purposes:

- To define clearly what the Corporation's master policy covers within each unit (the "standard unit").
- To inform unit owners of what they are personally responsible for insuring, including improvements or betterments above this standard.

- To provide a consistent baseline for insurance claims and loss assessments following damage to one or more units.

2. Scope of Coverage

The Corporation's master policy insures each unit as described in this SIUD. Any improvements, upgrades, or betterments made by a unit owner that exceed the standard described herein are NOT covered by the Corporation's master policy and must be insured by the individual unit owner under a personal unit owner's policy (commonly referred to as an HO-6 or condo unit owner policy).

Where a loss occurs, the SIUD is used to determine the extent of the Corporation's repair obligation. Restoration beyond the SIUD standard is the responsibility of the individual owner.

3. Building Description

Building Details	
Building Type	Low-Rise Residential Condominium (1–3 Storeys)
Occupancy	Residential Apartment Building
Number of Units	12
Year of Construction	1928
Construction Type	Concrete foundation, wood frame with brick exterior
Legal Description	
Municipal Address	904/908 Memorial Drive NW, Calgary, AB T2N 3C9

4. Standard Insurable Unit Description

The following describes the standard finishes, fixtures, and improvements within a residential unit at Glenwood Manor as originally constructed or as established by this SIUD. The Corporation's master policy insures each unit to this standard.

Where applicable, Replacement of finishes, fixtures and improvements must align with Heritage Guidelines and Character defining elements"

4.1 Flooring

Area	Standard Finish	Notes
Living / Dining / Bedrooms	Hardwood	As originally installed or equivalent

Kitchen	Hardwood	As originally installed or equivalent
Bathrooms	Ceramic or Porcelain Tile	Standard builder grade
Laundry / Utility	Vinyl Sheet or Tile	Standard builder grade
Entry / Hallway	Hardwood	Matching living area

4.2 Walls and Ceilings

Component	Standard Finish	Notes
Interior Walls	Lath and plaster	Flat or eggshell finish
Ceilings	Lath and plaster	Flat finish
Bathroom Walls (wet areas)	Ceramic or porcelain tile to standard height	Shower/tub surround only
Trim & Baseboards	Oak	Builder grade

4.3 Kitchen

Component	Standard Finish	Notes
Cabinets	Standard builder-grade cabinets, painted or laminate	Upper and lower; standard configuration
Countertops	Laminate countertop	Standard colour and profile
Sink	Standard single or double stainless steel sink	With standard faucet
Appliances	NOT included in SIUD – owner's responsibility	Owners insure their own appliances
Backsplash	Paint or basic tile (if originally installed)	Builder-grade only

4.4 Bathrooms

Component	Standard Finish	Notes
Vanity Cabinet	Standard builder-grade vanity cabinet	Painted or laminate finish
Vanity Top / Sink	Standard cultured marble or laminate top with integrated sink	Standard faucet included

Bathtub / Shower	Standard acrylic tub/cast iron clawfoot tub with shower	With standard surround tile or fibreglass insert
Toilet	Standard two-piece toilet	Builder grade
Bathroom Mirror	Standard frameless mirror	If originally installed
Accessories	Standard towel bars, toilet paper holder	Builder grade

4.5 Doors, Windows, and Hardware

Component	Standard	Notes
Interior Doors	Solid core oak	With standard hardware
Entry Door	Standard exterior-grade door as originally installed	Deadbolt and handle set – builder grade
Windows	Double hung, single pane sash windows	Including frame and standard sill
Window Coverings	NOT included – owner's responsibility	Blinds, drapes, etc. are owner-insured
Patio/Balcony Door	Standard hinged wood/glass door as originally installed	Including standard hardware

4.6 Electrical, Plumbing, and Mechanical

Component	Standard	Notes
Electrical Wiring	Standard wiring, outlets, and switches as originally installed	Includes panel within unit if applicable
Light Fixtures	Standard builder-grade fixtures as originally installed	Upgraded fixtures are owner's responsibility
Plumbing (in-wall)	Standard supply and drain lines as originally installed	Within unit boundaries
In-Suite Heating	Standard cast iron radiators	Shared/common systems are Corporation's responsibility
Hot Water Tank	Standard tank	Shared /common systems are Corporations responsibility
Smoke / CO Detectors	Standard units as required by Alberta Fire Code	Owner responsible for maintenance/testing

5. Improvements and Betterments – Owner's Responsibility

The following are examples of improvements or betterments that exceed the SIUD standard and are NOT covered by the Corporation's master policy. Unit owners must ensure these are covered under their own individual insurance policy:

- Hardwood, engineered hardwood, luxury vinyl plank, or any flooring upgrade above the original builder-grade standard (or where LVP/hardwood was not the original installation).
- Granite, quartz, marble, stone, or any countertop upgrade above laminate.
- Custom or upgraded kitchen cabinetry, soft-close hardware, or built-in organizers.
- Upgraded bathroom vanities, vessel sinks, rain showers, steam units, or jetted tubs.
- Upgraded light fixtures, pot lights added after original construction, ceiling fans.
- Custom millwork, built-in shelving, wainscoting, or decorative wall treatments.
- Upgraded appliances (all appliances are the owner's responsibility regardless of grade).
- Window coverings, blinds, drapes, and shutters.
- Furniture, personal belongings, clothing, and electronics.
- Any owner-installed improvement, addition, or alteration not present in the original construction.

This list is not exhaustive. When in doubt, unit owners should consult with their personal insurance broker to ensure adequate coverage.

6. Unit Owner Insurance Obligations

Pursuant to the Condominium Property Act and this Corporation's bylaws, each unit owner is strongly encouraged to maintain a personal unit owner's insurance policy (HO-6 or equivalent) that covers, at a minimum:

- Personal contents and belongings.
- Improvements and betterments above the SIUD standard.
- Personal liability within the unit.
- Loss assessment coverage (for special assessments levied against unit owners following a major loss).
- Additional living expenses in the event the unit becomes uninhabitable.

Owners are advised to provide a copy of their personal insurance policy to the Board upon request and to notify their insurer of any renovations or improvements made to the unit.

7. Claims Process and Application of SIUD

In the event of a loss (e.g., water damage, fire), the following process applies:

- The Corporation's insurer (Intact Insurance, Policy 5V0360338) will restore the unit to the SIUD standard described in this document.
- Any restoration above the SIUD standard is the responsibility of the individual unit owner and their personal insurer.
- The unit owner may be responsible for the Corporation's applicable deductible as set out in the Corporation's bylaws and the Condominium Property Act. Current deductibles are: General Property – \$5,000; Water Damage – \$25,000; Sewer Backup – \$25,000.

- Pursuant to Section 8.2.3 of the Corporation's master policy (Intact BF02-3), improvements and betterments to individual units made or acquired by owners are explicitly excluded from the Corporation's coverage.
- To report a claim after hours, contact Intact Insurance emergency line: 1-866-464-2424.
- Unit owners should report damage to the Board immediately and cooperate fully with the Corporation's insurer during the claims process.

8. Review and Amendment

This SIUD shall be reviewed by the Board of Directors at a minimum of every three (3) years, or following any significant renovation, insurance renewal, or legislative amendment to the Condominium Property Act. Amendments to this SIUD require a resolution of the Board of Directors and must be distributed to all unit owners within 30 days of adoption.

9. Board Adoption and Signatures

This Standard Insurable Unit Description was reviewed and adopted by the Board of Directors of the Glenwood Manor Condominium Corporation by resolution on the date indicated above.

Board President

Signature: [Signature]

Print Name: Ann Levey

Date: May 26, 2026

Board Director

Signature: [Signature]

Print Name: Joanna Rankin

Date: May 26, 2026

Board Director

Signature: [Signature]

Print Name: SAM KEAN

Date: MAY 26, 2026

Insurance Broker (Review Confirmation)

Broker Name: Pam Lecavalier [Signature]

Brokerage: Insureline Platinum

Date: 2026-05-28

DISCLAIMER

This document is intended for general guidance only and does not constitute legal or insurance advice. The Board strongly recommends that unit owners consult with a qualified insurance broker to ensure their personal policy provides adequate coverage. This SIUD does not alter the terms of the Corporation's master insurance policy. In the event of any conflict between this document and the master policy, the master policy prevails.

CERTIFICATE *of* SIGNATURE

REF. NUMBER
NYCUJ-YVYRA-OBIS9-MN3Y9

DOCUMENT COMPLETED BY ALL PARTIES ON
28 MAY 2026 22:07:10
UTC

SIGNER

PAM LECAVALIER

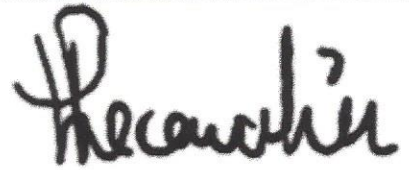
EMAIL
PAM.L@INSURELINE.COM

TIMESTAMP

SENT
28 MAY 2026 22:07:10

SIGNED
28 MAY 2026 22:07:10

SIGNATURE



IP ADDRESS
184.64.164.230

LOCATION
CALGARY, CANADA



Standard Insurable Unit Description
Form E
Condominium Property Regulation
Section 61.2(4)

Condominium Corporation No. 8110119 hereby certifies that by a

☐ special resolution

or

☐ ordinary resolution

or

☒ board resolution

duly passed on the 20 day of May 20 26,

the standard insurable unit definition was adopted or amended and the +complete standard insurable unit description(s) are attached to this form.

The seal of Condominium Corporation No. 8110119 was affixed on the

26 day of May 20 26,

in the presence of Samuel Kean & Cheryl Northey

Ann Leroy, Board President,
(Officer/Board Member)

(Corporate Seal)

+ If there is more than one standard insurable unit description for the condominium, all descriptions must be attached when the first filing is registered as well as each time a description is updated or amended.