

AGREEMENT

CLAIMS SETTLEMENT OF CONDOMINIUMS (DIVIDED CO-OWNERSHIP)

Schedule Respecting Indemnity Sharing

Loss or damage	Syndicate's insurance policy	Co-owner's insurance policy
Bathroom accessories <ul style="list-style-type: none"> • bath • shower • sink • toilets <ol style="list-style-type: none"> 1. original 2. made or purchased by the owner or any previous owner 	x	x (value-added)
Accessories, ornaments and lights <ul style="list-style-type: none"> • original • purchased by the owner or any previous owner 	x	x (value-added)
Cupboards <ul style="list-style-type: none"> • kitchen • bathroom <ol style="list-style-type: none"> 1. original 2. made or purchased by the owner or any previous owner 	x	x (value-added)
Elevators and stairways in common portions	x	
Balconies for private use of each co-owner	x	
Water heater	x	x (value-added)
Common equipment and apparatus <ul style="list-style-type: none"> • piping and wiring, including what crosses private portions • central heating systems • air-conditioning systems 	x	
Stairways in the exclusive-use portions <ul style="list-style-type: none"> • original • purchased by the owner or any previous owner 	x	x (value-added)
Expenses for the moving and storage of the co-owner's personal property necessarily required so that repairs can be made to the dwelling building		x
Additional living expenses		x
Common portions <ul style="list-style-type: none"> • basements • yards • storage areas • garage • parks and gardens • passageways and halls • parking areas • access ways 	x	

Loss or damage	Syndicate's insurance policy	Co-owner's insurance policy
Walls <ul style="list-style-type: none"> • common portions • private portions (structure) • hallways and corridors • reception area • common rooms • access ways 	x	
Cleaning of private portions and improvements <ul style="list-style-type: none"> • fixed cupboards • walls • ceilings • floors • doors and windows • wall-to-wall carpeting • wallpaper 	x	
Painting of private portions and improvements <ul style="list-style-type: none"> • fixed cupboards • walls • ceilings • doors and windows 	x	
Doors In the common portions: <ul style="list-style-type: none"> • access to the building • access to the private portion • common portions • original inside the units • common rooms In the private portions: <ol style="list-style-type: none"> 1. original 2. made or purchased by the owner or any previous owner 	x	x (value-added)
Floor covering <ol style="list-style-type: none"> 1. original 2. made or purchased by the owner or any previous owner 	x	x (value-added)
Wallpaper <ol style="list-style-type: none"> 1. original 2. made or purchased by the owner or any previous owner 	x	x (value-added)

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