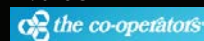


# THE MISSISSAUGA/ BRAMPTON REPORT

FALL 2015

## INSURANCE 101 | BASICS OF BUSINESS INSURANCE

BY: JASON BIRD



### ALL BUSINESSES NEED INSURANCE

Operating a business involves a great deal of risk.

By their very nature, people who open a business are willing to accept a certain amount of risk in their efforts to make their business a success. Some risks are inevitable, while others are manageable.

Business insurance is one method of managing and transferring risk away from your business to an insurance company for a price, or premium. It helps protect the business against unforeseeable events. Even the most successful business could be crippled by a fire, a lawsuit or any number of other unpredictable hardships that may come about as a result of business operations. A good advisor can help protect your business against these sorts of things.

### ARE ALL BUSINESS POLICIES THE SAME?

While most business insurance policies contain similar coverages, they are not all the same. In some cases, a policy can be tailored to meet the particular needs of a business. Others are considered package policies, meaning that they contain common commercial coverages specific to particular operations. These may differ from one company to the next, so it's best to shop around. Some companies offer non-package policies, which can be designed to provide adequate coverage for the particular risks that your business faces.

### WHAT ARE SOME OF THE COMMON COVERAGES FOR BUSINESSES?

Property insurance under a broad commercial policy protects the buildings, equipment, stock and other contents belonging to your business against loss caused by numerous perils. As with all types of insurance, there may be types of losses that are excluded from coverage. For example, losses from sewer back up, flood, and earthquake may be excluded, although they may be available as endorsements at an additional cost.

Crime insurance covers your business for losses related to robbery or forgery and other offences, including dishonest employees.

Liability insurance for your business, commonly referred to as a Commercial

General Liability or CGL policy, covers you if you are deemed legally responsible for unintentional harm arising out of the conduct of your business. Every business owner is at risk of being sued, whether you're an industrial building owner who has a slip and fall on the premises or a tenant leasing a building.

CGL policies normally cover the following business liability exposures:

- > bodily injury
- > property damage
- > personal injury (such as slander and libel)
- > advertising injury
- > tenant's legal liability
- > non-owned automobile insurance, which covers employees and volunteers using their own cars while working on behalf of an organization

### PROTECT YOUR BUSINESS'S FINANCIAL POSITION

Another extremely important coverage is business interruption insurance. It covers you financially for losses if your operations are disrupted by one of the perils you're insured against. Be sure to get enough coverage in this area. This insurance is customizable and can cover you for such things as payroll fees, lost gross rental income, and extra business expenses.

### INFORM YOUR INSURANCE COMPANY IF YOUR BUSINESS OPERATIONS CHANGE

You need to tell your insurer if there are significant changes to your business operations or income. Otherwise, you risk not having adequate coverage – and that could be the difference between staying afloat or sinking in the sea. So make sure there are no holes in your coverage. Don't take chances with your business. Consult an insurance professional to make sure you have all the protection you want and need.

FOR MORE INFORMATION OR FOR A FREE INSURANCE & RISK ASSESSMENT CONTACT Jason Bird at The Co-operators

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#1 INDUSTRIAL AGENT IN CANADA  
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\*Sales Representative

# MISSISSAUGA INDUSTRIAL AVAILABILITIES

FALL 2015

FALL 2015



FOR LEASE

5101 ORBITOR DRIVE  
7,269 SQ. FT.

1 Second floor office space  
6 private offices



FOR LEASE

2425 LUCKNOW DRIVE  
22,080 SQ. FT.

2 **Just reduced !!!**  
Multiple units available



FOR SALE

5648 MCADAM ROAD  
40,462 SQ. FT.

3 Large lot for outside storage  
Air-conditioned 2nd and 3rd floors



FOR LEASE

2360 TEDLO STREET  
65,200 SQ. FT.

4 Abundant parking available  
Lighting to be converted to T8



FOR LEASE

7045 MILLCREEK DRIVE  
167,882 SQ. FT.

5 Gated shipping yard, trailer parking  
High shipping door ratio



FOR LEASE

2050 DREW ROAD  
107,467 SQ. FT.

6 **NEW** roof, **NEW** T5 lighting,  
re-sealed floor, 6 cranes

## NEW MISSISSAUGA



FOR LEASE

5925 AMBLER DRIVE  
10,500 SQ. FT.

7 2 truck level doors  
18' clear height



FOR LEASE

5694 AMBLER DRIVE  
8,671 SQ. FT.

8 Flexible space, office can be  
reduced, well-managed facility

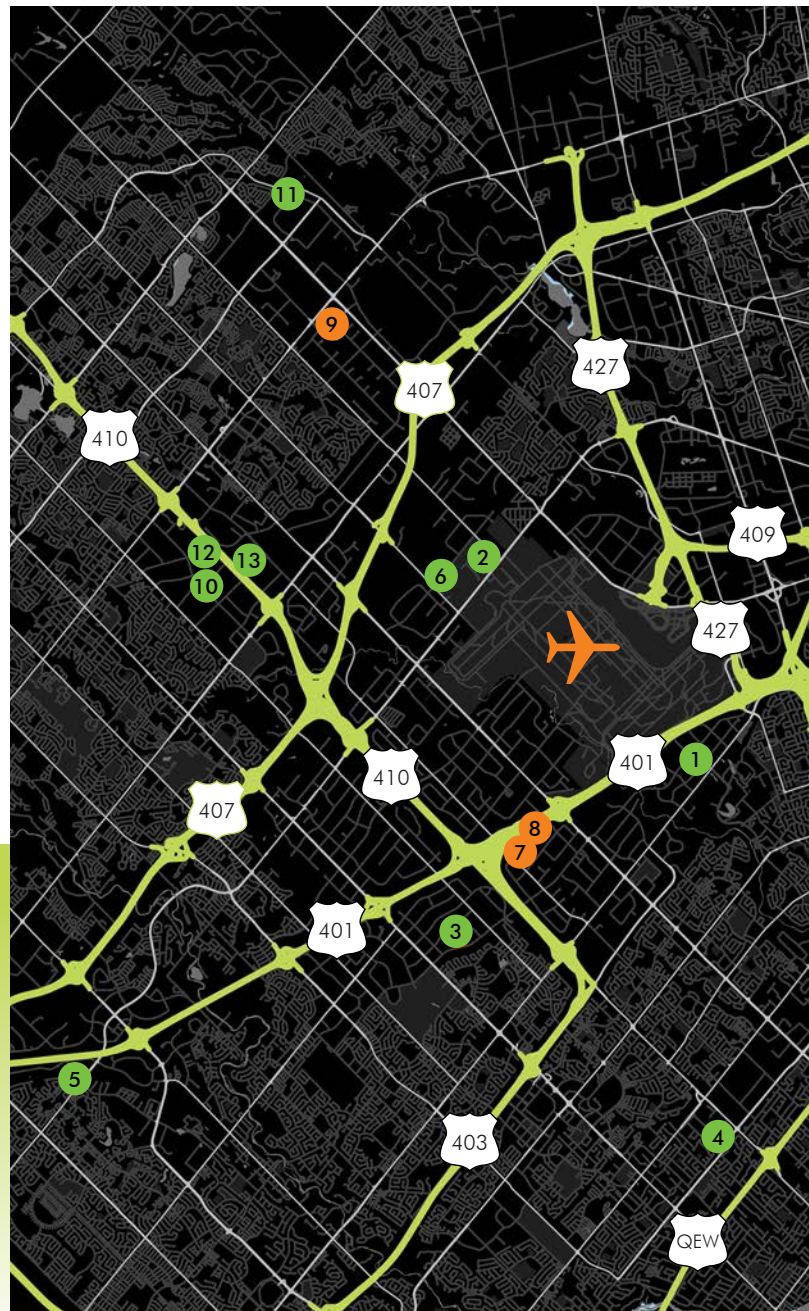


FOR LEASE

292/294 WALKER DRIVE  
292, UNIT 11-12: 5,538 SQ. FT.  
294, UNIT 1: 2,056 SQ. FT.

9 Can accommodate 53' trailers  
Adjacent unit can be added

## NEW BRAMPTON



FOR LEASE

7 SELBY ROAD  
23,500 SQ. FT.

10 Corner lot with great exposure  
Racking available



FOR LEASE

27 EDVAC DRIVE  
30,000 SQ. FT.

11 Ample power, high density  
sprinklers, exceptional height



FOR LEASE

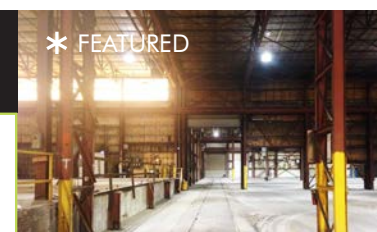
165 ORENDA ROAD  
57,055 SQ. FT.

12 Clean freestanding building  
Easy access to major HWYs



7 BLAIR DRIVE  
174,668 SQ. FT.

13 8 cranes, interior rail access,  
long run providing contiguous  
flow for manufacturing  
purposes



\* FEATURED



FOR SALE  
OR LEASE

## RECENT TRANSACTIONS



5 KENVIEW BOULEVARD, BRAMPTON  
70,315 SQ. FT.

LEASED



1265 AEROWOOD DRIVE, MISSISSAUGA  
88,984 SQ. FT.

SOLD



180 COURTNEYPARK DRIVE, MISSISSAUGA  
131,674 SQ. FT.

LEASED



200 CHRYSLER DRIVE, BRAMPTON  
290,291 SQ. FT.

LEASED



7045 BECKETT DRIVE, MISSISSAUGA  
149,629 SQ. FT.

LEASED



2695 MEADOWVALE BLVD, MISSISSAUGA  
218,639 SQ. FT.

LEASED

513  
TRANSACTIONS IN  
MISSISSAUGA, ON  
\*From 1989-2014

881  
TRANSACTIONS IN  
TORONTO, ON  
\*Etobicoke & Toronto from  
1989-2014



JOHN  
COMPLETED 1 DEAL  
EVERY 3 DAYS  
\*Average in 2014

DID YOU  
KNOW ?



TOTAL DEAL VALUE  
IN 2014 WAS  
\$209,466,854

JOHN HAS BEEN RANKED THE TOP  
TEN CANADIAN PRODUCER FOR  
CBRE LIMITED FOR



19 OF HIS 25  
YEARS IN BUSINESS IN  
TORONTO WEST



2035  
COMPLETED  
TRANSACTIONS  
WITHIN 25 YEARS  
WITHIN THE GTA  
\*From 1989-2014

5,031,747 SQ. FT.  
total of transactions in 2014



FOR MORE INFORMATION ON ANY OF THESE  
AVAILABLE PROPERTIES PLEASE CONTACT:

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CBRE

# INDUSTRIAL MARKET REVIEW

## FALL 2015

### INDUSTRIAL STATS SUMMARY | Q3 2015

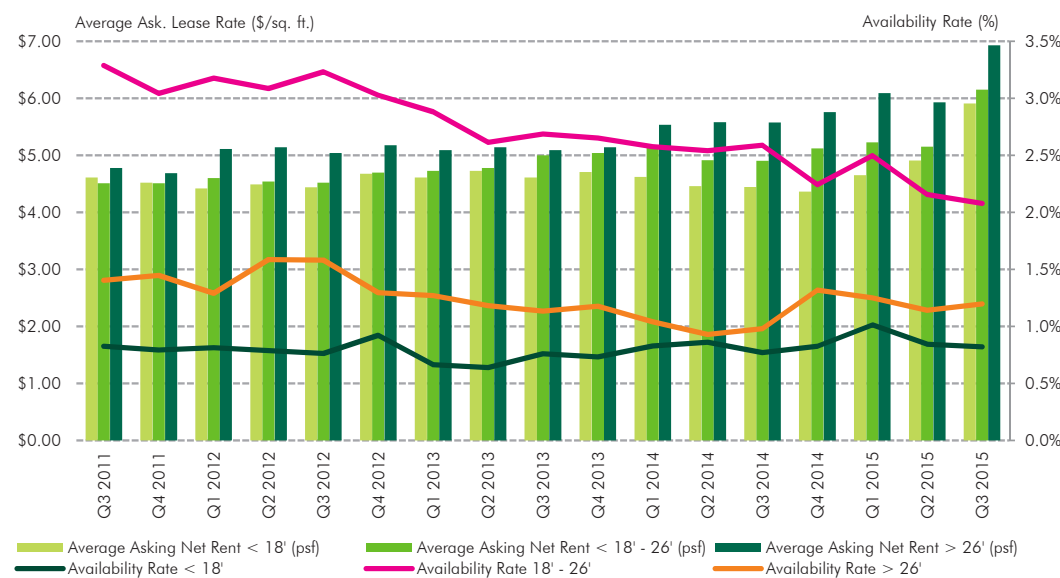
City	Total Inventory	Average Days on Market	Availability Rate	Avg. Sale Price (\$ per sq. ft.)	Avg. Realty Taxes (\$ per sq. ft.)	Avg. Asking Lease Rate (\$ per sq. ft. net)	Avg. T.M.I. (\$ per sq. ft. net)
ETOBICOKE	↔ 81,254,171 sq. ft.	↓ 416	↓ 3.4%	↓ \$111.36	↓ \$1.83	↑ \$4.57	↓ \$2.70
BRAMPTON	↑ 81,875,724 sq. ft.	↓ 334	↑ 5.1%	↓ \$84.39	↓ \$1.53	↑ \$5.44	↓ \$3.03
MISSISSAUGA	↑ 155,883,277 sq. ft.	↓ 375	↓ 4.9%	↓ \$117.53	↑ \$2.05	↓ \$5.70	↓ \$2.81

## GTA MARKET INFORMATION

- New Supply 3.0 million sq. ft.**
- Under Construction 8.7 million sq. ft.**
- Ave. Ask Lease Rate \$5.30 per sq. ft.**
- Ave. Ask Sale Price \$111.60 per sq. ft.**

\*Arrows indicate change from previous quarter.

Figure 1: GTA Availability and Average Ask. Lease Rates - Select Clear Height Ranges



### DEMAND FOR SMALLER, MORE SECONDARY ASSETS ON THE RISE AMID THE RECENT SCARCITY OF LARGE WAREHOUSE SPACE

- Assets smaller than 50,000 sq. ft. are seeing strong user demand, most noticeably in Toronto and the bordering municipalities. There are currently 8.9 million sq. ft. available in that size range in the GTA, compared to 12.2 million sq. ft. recorded 24 months ago (a 27% decline).
- Industrial investment properties are a hot commodity in the GTA market, with multiple offers being made on single properties. Low interest rates, coupled with lower returns in the equity and bond markets are the main demand drivers. Nevertheless, investment options remain scarce.

CBRE RESEARCH 2015

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