# CCI-NS Education Programme 2021-2022



By Michael Kennedy, CCI-NS BOD, and Chair of Education Committee

ith the positive experience we had last year with the Education Programme we are continuing to offer our seminars for free to members via Zoom. We will host another seven seminars from October through May (except December). The seminars will be conducted the last Wednesday of the month from 7 to 9 pm. Check the website Upcoming Events for specific dates and times.

In addition, we will be conducting this year's AGM within a seminar on how to conduct an AGM via Zoom. Tom Birchall, one of our Directors and Board Secretary, will be presenting the seminar. Tom has conducted many AGMs over the last year via Zoom including a hybrid meeting where some attendees were in physical attendance and others were via Zoom. With the COVID pandemic, all of us have had to adjust how we do meetings whether Board or AGMs. The ease and convenience of using Zoom or some other video conferencing tool is proving very beneficial and I believe is here to stay. If you have questions or just want to learn from others who have used this technology this will be a great opportunity to gain more knowledge and understanding. Come join us September 29, 2021 at 7 pm. Email CCI-NS to let Tom know you wish to attend, and he'll send you an invite with all the details.

## October 27, 2021 - Insurance Claims

Ed Nix will host a seminar with a couple of insurance claims adjusters. We have focused on insurance over the past couple of years specifically in regard to rising costs. This seminar we will hear from experienced adjusters how they go about settling claims. It will be a great opportunity to understand how claims are settled.

#### November 24, 2021 - Dealing with Mental Health Issues

Amanda Hudson from Nova Scotia Health will talk with us about issues regarding mental health and addictions including tools that are available that Boards and Property Managers can use in managing these issues. This is an area that is becoming more prevalent and the more knowledge and help we can obtain can help all of us deal with these situations in a caring and positive manner.

#### January 26, 2022 - Reserve Fund Studies

Jim Fletcher P.Eng., of Bluenose Engineering will be available to talk about the ins and outs of reserve fund studies and how to use them in keeping our buildings and property in proper shape.

#### February 23, 2022 - Digitization Part III: **Record Retention & Email Structure**

Tom Birchall will be presenting the third session of this series. Tom, as well as being a condo owner, is the president of a self-managed condo corp. His success has greatly depended on using technology to the best advantage. Come listen to Tom as he takes us through his journey and recommendations for using technology wisely.

#### March 30, 2022 - Lawyers' Night

When I attended the last National Leaders Forum and Conference they had a session with several lawyers who talked about case law and their experiences dealing with condominiums. I found it so interesting that I have asked Devon Cassidy our President and real estate lawyer if she and her father, Pat Cassidy, along with Dan Campbell, one of our Directors and a lawyer who is a litigator, would present a seminar on their experiences on the law and what we can learn from it regarding condominium living. They agreed and so in March we will have a "night with the lawyers". I think you'll find it very illuminating.

# April 27, 2022 - A Conversation with Property Managers

Another component that many of us depend on is that of property managers. I have asked three very experienced property managers to spend an evening in April with us talking about their lessons learned and what the rest of us can learn from their experiences.

## May 25, 2022 - Rules of Order

Finally, our last session for the programme year will be with Tom Birchall who will be joining us to talk about "Rules of Order". Whether you're an expert or a complete novice this will be a great evening to talk about how we conduct meetings in an orderly and democratic manner.

I think you'll find we have a very interesting and broad scope of topics to present this year. With Zoom we can have a large audience attend all from the comfort of our own homes. There is always something to learn or confirm so come join us. It is an integral part of your membership.

You will notice that at the moment I have not scheduled either the CM 100 or 200. I am in the concept stage of presenting these courses online where members will be able to take the course when they wish to and to take as long as they need to finish it. I am also considering making the courses a pass/fail with a credential for those passing the courses. Members will be able to take the courses as many times as they wish. More to follow in the coming months.

We have also begun to offer our seminars to other CCI Chapters on a quid pro quo basis. This will give even more offerings to our membership. The South Saskatchewan chapter recently invited CCI-NS members to attend their seminar on Borrowing for Condos. In addition, National started this year offering Chapter Chatter another educational offering. This is great news for our membership as it opens up an even broader array of topics and subject matter experts.

Remember as a member these educational offerings are included as part of your membership. I look forward to meeting with all of you as we each work to improve our knowledge and gain perspective from each other. Take advantage of these offerings and keep on learning.

# **Condo Water Leaks: What You Need to Know**

Canadian Insurance Top Broker newsletter)

ater can deliver serious damage almost anywhere, even up on the top floors of a condominium building. "Clients may think they are above the deluge, but the smart broker knows better."

Roof leaks, plumbing problems, an overflowing bathtub, leaky dishwasher or a fire that sets off the sprinkler system: all mean bad news and condo owners need to arm themselves with more than an umbrella. Condo owners may think they are protected by their condo corporation, but many are unaware where their responsibility starts and the corporation's ends.

The newsletter notes this advice from insurance broker to client: make sure you know and understand your condo corporation's insurance coverage. Challenge your corporation, if necessary, to make sure there is adequate protection from water damage.

Condo owners might consider having a brief check list to review with the condo corporation. The newsletter suggests checking to ensure there is:

- Regular maintenance and inspection of plumbing lines and systems;
- Regular inspection of exterior walls, roofs, balconies and parking structures to detect any deterioration and head off costly repairs with preventative maintenance.
- Regular inspection of mechanical equipment, including sprinkler sys-

Other points that your insurance broker may wish to review with you when considering coverage for water damage:

- Where will the unit owner live during the time when water damage is being repaired and who pays for those costs?
- Are the contents of an owner's unit properly insured?



• Are the improvements or additions that a unit owner makes to his/ her condo listed and covered? The condo corporation's coverage is based on a "standard unit" and the amenities listed in that unit. Extra or more expensive flooring, moulding, cabinetry, appliances, lighting fixtures, carpeting should be adequately insured by the unit owner.

The article concludes by suggesting that insurance brokers make sure there are no leaks in their clients' coverage.

Good advice for Owners, too. ■