

FEATURE

allowing the owners charge to be tied directly to their electrical meter. It involves the installation of a stove outlet, and the owner can use whatever EV charger they prefer. No additional equipment or billing system would be needed.

In scenario two, electric vehicle chargers are unable to be connected to the owner's electrical service and are required to be connected to the building's power. In this scenario, an energy capacity study should be carried out by a certified electrical engineer. Some basic insights on how much power could be required are as follows.

For simplicity, every charger runs off a 240V 40A circuit, the same as a kitchen stove. The average Canadian drives 67 km per day and 87% of the time an EV owner charges at their destination, which in this case would be when they're at home in their condo. This means they would only require 1-2 hours of charging at home per day to top up their EV. If Condo owners arrive home every day with a span of 8 to 12 hours before they depart again, it means the building could charge 6 cars per day on one 40A circuit that would share its power. What we're seeing in most deployments is one 40A circuit per 4-6 chargers. Since these chargers are tied to the building's power, they would be deployed with commercial chargers so the condo board could bill for the energy used by the owner of the vehicle. As vehicle charging hardware is maturing, selecting the right charger is becoming clearer. It's safe to say if you choose hardware and control software that meets the Open Charge Point Protocol (OCPP) standard, you will be future proofed for all scenarios including utility rebate programs for chargers that can be networked and controlled.

Is there any funding to support our installation?

The good news is there is currently funding available to purchase electric vehicles, and for those looking to install charging infrastructure to support EV adoption. In Nova Scotia, up to \$8,000 in [provincial](#) and [federal](#) rebates is available to purchase a vehicle that meets the criteria, and furthermore, there is funding that will cover up to 50% of the cost to install a minimum of 20 chargers through [Natural Resources Canada's \(NRCan\) Zero Emission Vehicle Infrastructure Program \(ZEVIPI\)](#). The application process for infrastructure funding opens once per year and can be a complicated process. It's recommended, if you want to pursue this route, to work with a manufacturer or consulting firm that can guide you through the process and assist you with your application.

In that, I wish you the best in achieving your condos' electrified future.

Mark MacDonald, L.C., C.E.T
Principal, Business Development – Nova Scotia
Catalyst Sales and Marketing

As a certified electronics engineering technologist (CET), Mark keeps a pulse on the latest sustainable technology and developments and has extensive knowledge in electric vehicle charging infrastructure and equipment. Mark is a board member for the Atlantic Canadian chapter of the Entrepreneur's Organization and serves as a sustainable energy advisor on the community council for VIDA Living. ■

Check Your Liability Insurance Coverage for Water Damage

By Dan Campbell, CCI-NS board member, and recently retired lawyer from Cox & Palmer

All condominium owners should check their personal insurance policies to ensure they are not exposed to claims by their condominium corporation that will not be paid by insurance.

The corporation must repair damage to the common elements and must insure against that loss. However, the insurance is subject to a deductible and the *Condominium Act* provides¹ that the corporation can recover from an owner who is responsible for the loss, the cost of repairs to the common elements up to the amount of the insurance deductible. This situation arises most frequently with a water loss from a unit – typically a failed hot water tank – that causes damage to the common elements and another unit or units. In that situation, the owner will probably also be subject to a claim by the insurer of the damaged unit(s).

Two things have happened recently in condominium insurance: First, insurers of corporations have been raising their deductibles (particularly for water damage) and a deductible of \$50,000 is not uncommon. Second, insurers of units have been setting special caps on coverage, specifically for payment of deductibles under corporation policies, and a cap of \$25,000 is not uncommon. In that situation, the owner whose unit caused the loss would be on the hook personally for up to \$25,000. Make sure you do not have a gap in coverage like this!

What to do:

1. Ask your Board or Manager what the deductible is under the corporation's insurance policy, including any special deductible for water damage.



2. Contact your own insurance broker or agent to ensure that you have enough liability coverage to look after that deductible if you are unfortunate enough to have such a loss. (There may be an additional premium to increase that limit.)

But, most importantly:

3. Check your unit carefully for possible sources of loss. The most likely is a hot water heater that is beyond its expected service life. Most units have a service life of 10 years, and most plumbers will mark the date of installation right on the unit. The corrosion damage occurs on the inside and the first sign is usually a leak – sometimes a catastrophic one.

An ounce of prevention is worth a pound of insurance!

¹ 35 (9) The corporation may recover any insurance deductible in respect to damage to any unit or common elements from an owner if that owner is responsible for the damage. ■