

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

(Excerpt from the Canadian Insurance Top Broker newsletter)

Water 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 systems.

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. ■