

Condominium Home Owners Association

A non-profit association serving strata owners since 1976

Bulletin: 200-048

Headline: **Water Damage**

Publication date: Fall 2003

Publication: CHOA Journal

Written by: Patrick Smith, Co-operators Insurance

One of the important roles of the Council is to protect the strata and provide safe and secure homes for its members. Protecting the strata is more than just paying your insurance premiums on time. Working to manage and reduce the risks that can lead to injuries, damage and unnecessary insurance claims. This can be accomplished fairly easily by setting up a program called a Risk Management Program.

A risk management program is a system of tracking the insurance claims and safety and security issues a strata has dealt with in the past and preparing for the risks it may have to deal with in the future. A risk management program protects your strata by way of prevention. This program will also help you to have the lowest possible insurance premiums.

Risks can be classified into - preventable and unpreventable types. Unpreventable would be things such as nature related, i.e.: windstorm, hail, lightning .

A risk management program involves....

- educating members on how to protect themselves and their homes
- setting up preventative maintenance routines
- planning for emergencies,
- reviewing your insurance coverage.

Your strata may or may not be self managed. If you are going to designate a member or several members to handle a preventative maintenance program ...(make sure your insurance coverage includes coverage for volunteer accident coverage , in the event a designated member gets hurt.)

We have included some of the following aids:

- (a) Individual Unit Owners Annual Inspection List
- (b) Emergency Planning Checklist
- (c) What Members Need To Know

Loss prevention is a very important issue. It affects you now and in the future, your resale values, your insurance coverage's and pride of ownership. See what kind of program your strata has enacted or should create and then you can enjoy more peace of mind knowing that buying your strata unit was the best decision you ever made.

For more information on CHOA resources and benefits visit www.choa.bc.ca
or contact the office at 1-877-353-2462 or email office@choa.bc.ca.

page 1

No part of this publication may be reproduced without the prior written permission of CHOA

This publication contains general information only and is not intended as legal advice. Use of this publication is at your own risk. CHOA will not be liable to you or any other person for any loss or damage arising from, connected with or relating to the use of this publication or any information contained herein by you or any other person.

The following checklists can be helpful in preventing loss or damage.

INDIVIDUAL UNIT OWNERS ANNUAL INSPECTION LIST

Check Floors , Walls, Ceilings, Basements For:

- Damps Spots
- Stains On Concrete
- Scaling, Flaking, Peeling Paint
- Rust On Metal Columns
- Water Marks Or Rot On Stair Ways
- Seepage Around Any Joints (Structure , Equipment, Or Plumbing)
- Stained , Warped Or Lifting Of Wall Board
- Cracked Or Heaved Flooring
- Signs Of Staining, Flaking, Mold, Excessive Condensation, Around Windows And Doors

Check Bathrooms For:

- Toilets - That Are Loose, Cracked, Or Always Running
- Toilets - With Poor Drainage (Need To Be Flushed More Than Once Or Low Water)
- Leaking From Feed Lines, Tank Or Base Of Toilet
- Loose Caulking Or Grouting Around Tiles, Sinks, Showers.
- Loose Or Cracked Tiles
- Roof Ventilation Fan - Ensure Kept Clean And Fan Operating
- Moisture Around Pipes Inside Sink Vanity,
- Sweaty Toilet Tanks Collect Moisture And Cause Floor Damage And Mold.
- Check Shut Off Valves For Dripping

Check Kitchens For:

- Slow Drainage From Sink
- Caulking Around Sinks
- Signs Or Smell Of Moisture Under Sink Vanity
- Signs Of Leaking From Taps Or Feed Lines
- Check Shut Off Valves For Dripping

Check Laundry For:

- Proper Ventilation For Dryer
- Build Up Of Lint In Dryer Vent Hose
- Clean Out Or Replace Dryer Vent Hose
- Moisture , Dampness Or Smells Of Dampness

For more information on CHOA resources and benefits visit www.choa.bc.ca
or contact the office at 1-877-353-2462 or email office@choa.bc.ca.

page 2

No part of this publication may be reproduced without the prior written permission of CHOA

This publication contains general information only and is not intended as legal advice. Use of this publication is at your own risk. CHOA will not be liable to you or any other person for any loss or damage arising from, connected with or relating to the use of this publication or any information contained herein by you or any other person.

EMERGENCY PLANNING CHECKLIST

- Shut - off valves tagged throughout building dated on: _____
 - Map of shut-off valves is up to date and available in an emergency
 - Equipment available (For Emergency) Located at: _____
 - Wet Vacuums
 - Snakes
 - Flashlight - And Spare Batteries
 - Buckets
 - Rags,Towels, Etc
 - Rubber Boots (Think about electricity!)
 - Plungers
 - Misc Tools Applicable
 - Wrenches - Crescent Type, Various Size
Wrenches, Pipe Wrench
 - List of Emergency Names & Numbers - Water Related:
 - Plumber: _____
 - Staff: _____
 - Municipal Public Works:(City) _____
 - Utilities: Hydro, Gas, Etc. _____
 - Electrician: _____
 - Ambulance & Fire Dept: _____
 - Insurance Company: Phone: _____ 24 Hour Emergency # _____
- This List Dated: _____ Updated: _____ (Months) _____
- Person Allocated For Up- Keep. _____

WHAT MEMBERS NEED TO KNOW.....

Caring for your unit - owners should familiarize themselves with some of the following:

- The need for personal insurance to protect their contents & liability
- Have someone check their unit if they are going away - (water leaks occur a lot during these times.)
- Close doors and windows - especially deck doors (weather changes quickly)
- What goes down the toilet (liquid & solid waste and toilet paper) and sinks (waste water)
- What does not go down - kitty litter, grease, oils, solvents, food, toys, etc. (actually had a raw chicken get flushed down a toilet - didn't work!)
- Use strainer in the sink and empty the remains into the garbage or compost
- Supervise young children using the toilet. They like to make things disappear -----all kinds of things!
- Turn off taps (sink, tub, shower) when you are called away to another room or the telephone rings.
- How to shut off and winterize outside faucets
- Measure laundry detergent carefully as undissolved detergent can and will clog pipes.
- Keep laundry room drains clear and in good shape
- Ensure that your hot water tanks have a pressure relief valve and that they have some sort of drain for dispersing this overflow water
- Maintain water heaters, water softeners, and sump pumps, dishwasher and washing machine connections
- Stay in the same room when running new dishwashers and washing machines for the first time-connections not tested may blow!
- Keep emergency numbers handy in case of a water crisis - eg: plumber, restoration company, rental companies (for wet vacs)
- Inquire if a wet vac is available in the strata complex to use in emergencies - if not - suggest 1 or 2 be purchased - they are not expensive!

For more information on CHOA resources and benefits visit www.choa.bc.ca
or contact the office at 1-877-353-2462 or email office@choa.bc.ca.

page 3

No part of this publication may be reproduced without the prior written permission of CHOA

This publication contains general information only and is not intended as legal advice. Use of this publication is at your own risk. CHOA will not be liable to you or any other person for any loss or damage arising from, connected with or relating to the use of this publication or any information contained herein by you or any other person.