

# WINTER WONDERLAND



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# President's Message



**Debbie Dale**  
MCRS Property Management

2020 ... the year of perfect vision? Sounds great! As we race into 2020 amidst rapid industry growth opportunities, this is an ideal time to reflect back, just briefly, into 2019.

A major undertaking that our CCI Huronia Board undertook in 2019 was the complete revamp of our website, which has a new platform that is both user friendly in appearance and content, and makes more resources readily available to our members online.

Condominium Boards and CCI Chapter Boards share many similarities. We are all volunteers dedicating precious time and limited resources for the greater good of our communities. Just as Condominium Boards experience change, our CCI Huronia Board has also undergone some recent changes that are worth sharing.

After several years as President, Patricia Elia has retired (only as our President). Patricia continues to serve as a member of our CCI Huronia Board and continues to undertake a key role for our Chapter as the Chair of our Chapter's Government Relations Committee. We are most appreciative for Patricia's leadership in the past as our President and her expertise, which she continues to share with our Chapter.

Facebook anyone? Huronia's own Ashley Lamb has been spearheading the campaign to increase our Chapter's online social media presence. You may have recently noticed some funny shots of our busy team in various meetings. Thank you, Ashley – your patience for and willingness to assist in helping our members “get online” has been essential! Visit, like, share and read along at your leisure after a quick search to find us at CCI-Huron.

Richard Murray spurred CCI Huronia's CondoStrength program from infancy and brought it into the fast lane. Richard has decided to embrace new avenues and has turned over the reins to Joanne Gates and Vic Howarth, two CCI Huronia Board members who are also Condominium Board members. We wish Richard success in his new ventures and hope that he will remain a familiar face to us all!

Amid all of these changes, I have entered the role of President and look forward to keeping the future rosy while working with a team of fellow condominium industry professionals who share so willingly of themselves. From all of us to all of you, thank you for your continued partnership and sharing of your time with us.

# THANK YOU CONFERENCE SPONSORS



## PLATINUM

# McINTOSH PERRY

## GOLD



## SILVER



## BRONZE



## TABLE TOP



# McINTOSH PERRY

# THANK YOU CONFERENCE EXHIBITORS



# UPCOMING EVENTS



**Condominium Director's Course**  
April 18, 2020 and April 19, 2020  
Huntsville, Ontario

This is a **MUST** attend course for new and seasoned directors. Qualified professionals will provide valuable information and address your questions on: Risk Assessments and Insurance; Maintenance and Repair; Meetings Do's and Don'ts; 2020 Fire Code Changes that Affect your Condo; What is Nuisance; Reserve Funds; Finance, Audits and Investments; Borrowing; and the Role of Directors.

See our events page on our new website for registration details.

**ACMO/CCI-Huronian Luncheon**  
March 6, 2020  
Barrie, Ontario

Join us for an informative Health and Safety session with Roger Tickner from Ticker & Associates. See our events page on our new website for registration details.

# Going Away This Winter?



If you are a snowbird or are planning on going on vacation this winter, there are provisions under your unit owner's insurance policy relating to damage caused by freezing that you need to be aware of.

Owners in a condominium will have their unit owner's insurance policy with various insurance companies. Insurance companies have many different wordings, and they may have different limitations and subjectivities. If you are going to be away, it is important to know what your responsibilities are during "the usual heating season", which is typically between October and May.

All unit owner insurance policies contain an **EXCLUSION** for damage caused by freezing during the usual heating season. There are exceptions, but these exceptions differ between various insurance companies. Exclusion wording typically reads as follows:

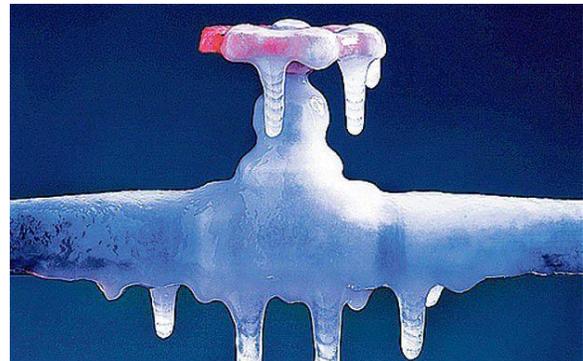
*"The insurer does not insure loss or damage caused by freezing during the usual heating season within a heated portion of your dwelling if you have been away from your premises for an extended period of time."*

What constitutes an extended period of time, is determined by your unit owner's insurance policy. Some policies state that an extended period of time is if you are going to be away for more than four (4) days, others state two (2) days. Thus,

owners should refer to their personal insurance policy or contact their personal insurance representative to determine the same.

The following provisions may be allowed in a unit owner's insurance policy in order to grant continued insurance coverage. Such provisions include: arranging for a competent person to enter your unit (how often depends on what is stated in your insurance policy as discussed above); shutting off your water supply and draining all the pipes and domestic water containers; and if your plumbing and heating systems are connected to a monitored alarm system, ensuring that same provides 24 hour monitoring.

It is highly recommended that owners refer to their individual insurance policy or contact their personal insurance representative to see what provisions will grant continued insurance coverage.



If there is water damage caused by freezing, the Condominium Corporation's Policy will address and respond to any damage to the unit, including unit owner improvements and betterments (depending on how the by-laws read), subject to the deductible. However, if the owner did not comply with the subjectivities for this and is away for an extended period, the owner may not have coverage under their own policy.

# Snow Contracts & Insurance



**Joanna Gates**  
BSW MSW

Board President of SCC 165

While I sit inside and appreciate the warmth watching the winter wonderland of snow flakes gently hitting the ground, I, as a condo owner can enjoy the beauty of the sun sparkling on the snow, seeing little tracks of small wild life embedded in the snow.

However, as a condominium board director of over 35 years, presently consisting of 52 acres and seven boards, made up of townhouses, eight plexes and apartment buildings, the beauty of the snow isn't necessarily what first catches my eyes. No! It is more the multifaceted challenge the snow and ice create.

Snow is to be removed from all common elements for the residents' safety. If the corporation fails to do so and someone slips and falls, the corporation, the property management company and the snow plow company could all potentially face a lawsuit.

Our board, due to the large acreage and complexity of our site, finds it more practical to contract with an outside firm to maintain our numerous sidewalks, stairs, entryways, steps, parking lots, garbage and recycling areas.

However, if your condominium corporation has the resources, equipment and possibly a smaller area of common elements, your board may choose to do its own snow removal in house.

Planning for winter snow removal and de-icing should begin in June. It takes time to obtain quotes, sign contracts and plan for staff. Condominiums should ensure that they are well prepared for the challenges an intense winter can present.

The cold and snow leads to ice, which is a serious safety risk for all residents and visitors. In addition to snow plowing, proper maintenance should ensure that slippery ice surfaces are prevented and addressed through salting. The importance of proper salting must be stressed to the relevant contractors. Contractors need to be very clear as to which locations require salting and the time frame for when contractors will be on site following a snow fall.

Furthermore, contractors responsible for snow plowing need to be cognizant of where they are moving the snow and to ensure that dangerous snow banks are not being created on the property. It is a good idea to budget for additional snow plowing removal and salting if the winter forecast is calling for a lot of snow.



With regards to insurance, condominium corporations should ensure that all of their winter contractors are properly insured. Particulars of the insurance coverage should be provided to condominium corporations in advance. Condominium corporations should also ensure that their agents and relevant service providers have policies in place and that those policies are strictly adhered to.

Insurance companies have been encouraging condominiums corporations to make changes to their snow removal policies. The major changes include stronger and more concrete contract language covering just how and when the snow will be removed in the event of a storm. At the same time, insisting that residents be directed to avoid removing snow themselves at all costs – if same is the responsibility of the condominium corporation.

As people become more aware of slip and fall policies and laws, and as they become more and more willing to resort to litigation in the case of an unfortunate event, it is imperative that condominium corporations do their home work.

Prudent planning will hopefully make the winter safer for all. Thus, allowing you too the ability to sit by the window watching the winter wonderland outside as the little creators scurry through the snow, feeling assured knowing all is well.

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