

# **CONDO WEBINAR (EPISODE 15)**

## **Opening Toronto and Insurance Challenges in Condos**

June 24, 2020

**LEADING INDUSTRY EXPERTS**



# CONDO WEBINAR (EPISODE 15)

## Opening Toronto and Insurance Challenges in Condos

June 24, 2020



**LEADING INDUSTRY EXPERTS**



# CRISIS PREVENTION CELL

Speakers	Firm
Sean Cornish (Manager)	Apollo Property Management
Katherine Gow (Manager)	ACMO
Rod Escayola (Lawyer)	Gowling WLG
Denise Lash (Lawyer)	CAI / Lash Condo Law
Graeme MacPherson (Lawyer)	Gowling WLG
David Plotkin (Lawyer)	Gowling WLG
Jason Reid (Fire & Emergency Management)	Lash Condo Law
Tricia Size (Insurance broker)	Gallagher Insurance

# AGENDA

Topic	Speaker
Reopening Toronto	
Recap on Amenities Reopening	
Covid-Protocols	
Insurance in Condos	
Insurance deductible bylaw	
Standard Unit bylaw	

# PROVINCIAL UPDATE

- Provincial update
- Toronto / Peel entering into Stage 2
- Windsor Essex remaining in Stage 1
- **Declaration of emergency extended until July 15**

# PROVINCIAL UPDATE



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**Ottawa Public Health** ✓  
@ottawahealth

We admit, sometimes wearing a mask in public isn't the most fashionable or comfortable choice. But some people wear Leafs jerseys, so yeah. Just saying.

[OttawaPublicHealth.ca/Masks](https://OttawaPublicHealth.ca/Masks)

8:01 AM · Jun 24, 2020 · Hootsuite Inc.

1.8K Retweets and comments 4.4K Likes



**Katherine Gow** @KGowCondo · 9m  
Replying to @ottawahealth

I do LOVE the Ottawa sense of humour...



**Jim Warren** 🇨🇦 @jimwarren416 · 4h  
Replying to @ottawahealth

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## Relevant people



**Ottawa Public ...** ✓  
@ottawahealth

Following

Ottawa's leading source for health information, programs & services. Prevention, promotion, & protection for healthy communities. Français = @OttawaSante

## What's happening

Canada news · 4 hours ago

**Canadian police officer under investigation for allegedly using excessive force on nursing student**



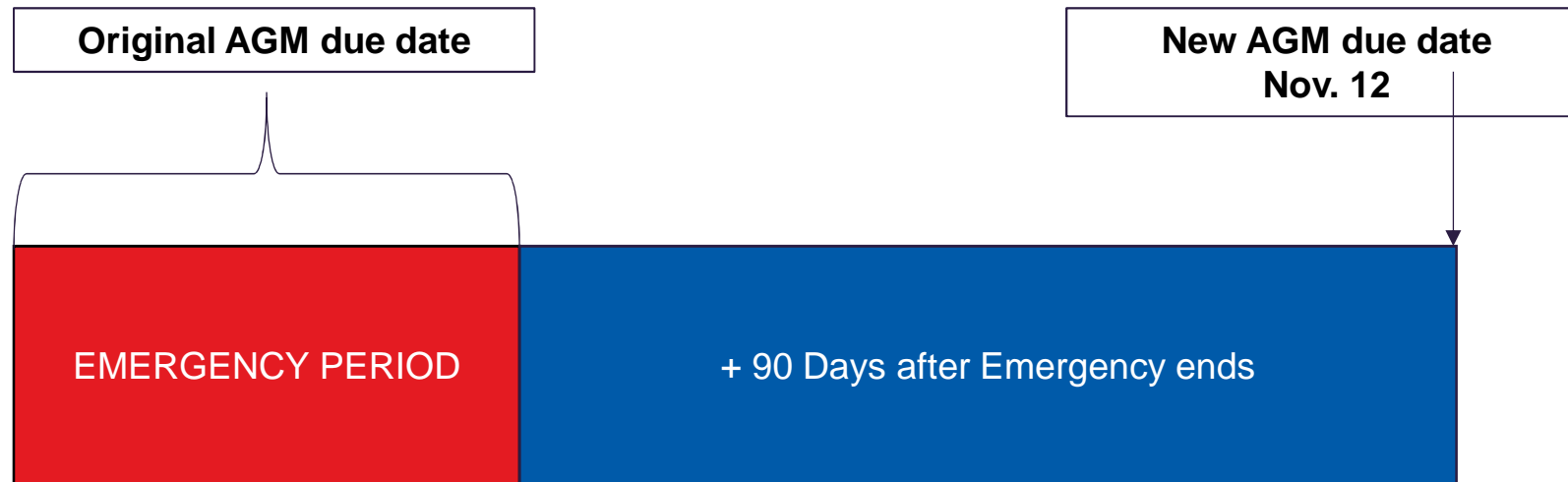
Businessweek ✓ · Earlier today

**The coronavirus pandemic's worst-case scenario is unfolding in Brazil**

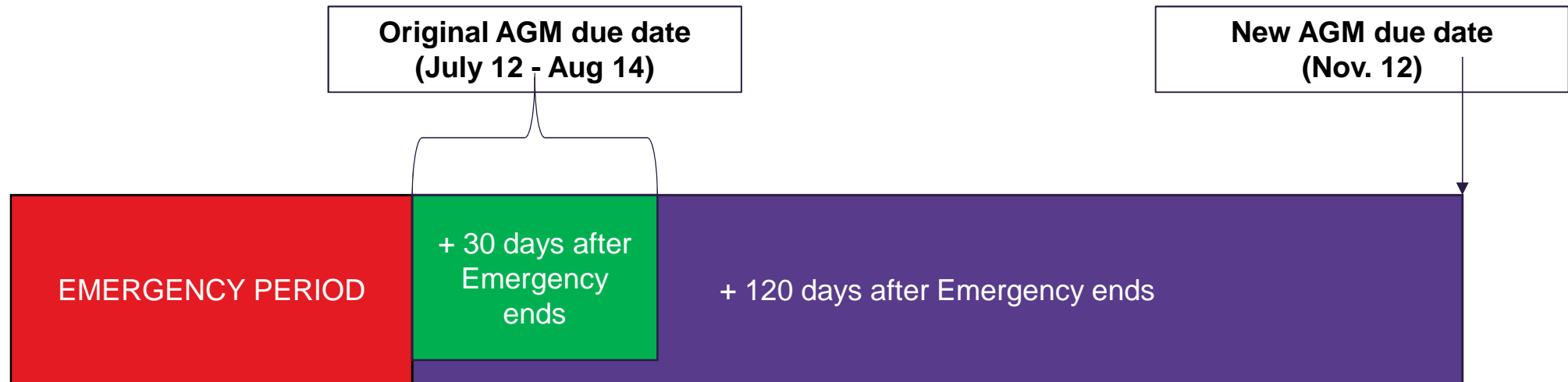


Trending in Ontario

# AGM DEADLINE EXTENSIONS



# AGM DEADLINE EXTENSIONS





# PRECAUTIONS IF YOU ARE TO REOPEN...

- **Patios**
- **BBQs**
- **Rooftop Terraces**
- **Pools**

# TORONTO'S COVID GUIDANCE...

- **Screen staff, bathers and spectators**
- **Maintain logs of staff, bathers & spectators**
- **Manage the flow and physical distancing**
- **Practice hand hygiene and respiratory etiquette**
- **Strongly recommends masks**
- **Enhance environmental cleaning and disinfection**
- **Provide PPE**
- **Maintain systems (venting and water)**
- **Increase communication and designate a point of contact**

# WAVERING ON WAIVERS...

(DENISE/ROD)

- Limits of waivers
- Are waiver enforceable?
- Can we impose them on owners?
- Can we ban owners who don't sign them?

# HEALTH SCREENING, WARNINGS, ACKNOWLEDGEMENT

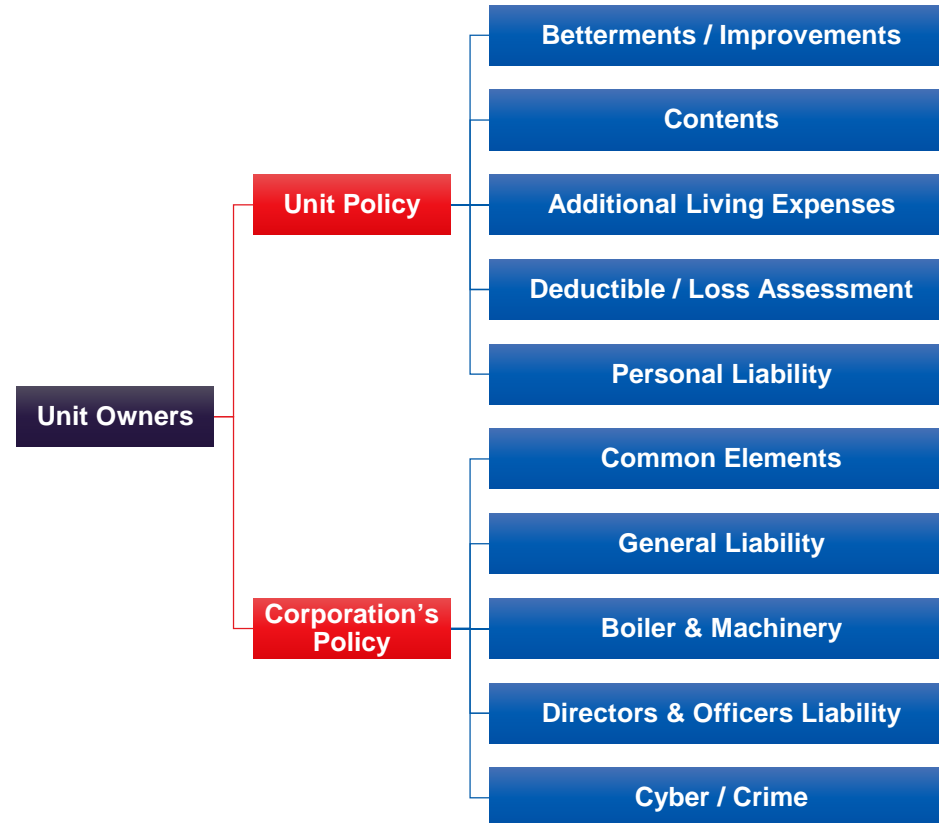
(THE CONDO TWINS)

- Develop protocols
- Post warning signs
- Have owners complete health-screening
- Acknowledgement of risk

# UNIT vs. COMMON ELEMENTS

- **What is the UNIT**
- **What are COMMON ELEMENTS**
- **Who is responsible for what?**
  - **Maintenance**
  - **Repair after damage**
  - **Insurance**

# INSURANCE IN CONDOS



# INSURANCE IN CONDOS

## What's affecting the Corporation's premiums & deductible?

- Property & liability claims
- “Mother Nature”
- Historically low rates
- Lack of market access
- Social inflation

# INSURANCE IN CONDOS

## How do we keep the premium & deductible low?

- Avoid claims
- Learn from losses
- Consider a standard unit by-law / remove finishes from standard unit
- Risk management
- Educate owners



# INSURANCE IN CONDOS

- **Owners insure their units**
- **Corporation insures/repairs**
  1. common elements and
  2. Units after damage (up to the standard)
- **Who pays the deductible**
- **Cost of commercial insurance**

# INSURANCE DEDUCTIBLE BY-LAW

- **What does the bylaw do?**
- **An owner will pay the deductible if**
  - They are at fault
  - They are at the source
- **If no one is to blame?**
  - The units having been damaged share the deductible.

# STANDARD UNIT BY-LAW

- **The corporation is responsible to insure/repair units after damage**
- **Owners insure/repairs any improvements**
- **The by-law defines what is the standard unit**
- **The by-law defines what is the « standard unit »**
  1. Corporation is responsible to insure/repair the standard units after damage
  2. Owners insure/repairs any improvements

# STANDARD UNIT BY-LAW

## Benefits of this by-law

- **Reduces the collective insurance cost**
- **More equitable to owners**
- **Puts the onus on owners to be careful**
- **Reduces disputes between insurers/owners**
- **Streamlines repair process**
- **Most of you are already insured**

# OWNER'S INSURANCE COVERAGE (EXAMPLES)

	Trigon	Belair Direct	The Personal	Desjardins	Intact	Economical
<b>Improvements/Betterments</b>	<b>\$44K</b>	<b>\$60K</b>	<b>\$250K</b>	<b>\$344K</b>	<b>\$500K</b>	<b>\$1M</b>
Content	\$44K	\$60K	\$72K	\$98K	\$92K	
Loss of use / Living expenses	\$18K	\$18K	\$36K	\$49K	\$46K	
Unit additional protection	\$110K	\$150K				
Civil liability	\$2M	\$1M	\$2M	\$1M		
Deductible	\$1,000	\$500	\$500	\$1,000	\$500	
<b>Cost</b>	<b>\$406</b>	<b>\$389</b>	<b>\$678</b>	<b>\$464</b>	<b>\$435</b>	<b>\$678</b>

# SUMMER BREAK

- **Summer break...**
- **Special episodes if required**
- **Info will posted on [CondoAdviser.ca](https://CondoAdviser.ca)**
- **You will need to register again.**

# CONDO ADVISER



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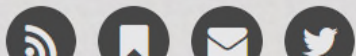
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# SUMMER BREAK!






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**QUESTIONS?**

**ROD ESCAYOLA**  
*Gowling WLG*




 Rod.escayola@gowlingwlg.com  
 +1 416 862-5787 ext. 58684  
 @EscayoLaw

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**GRAEME MACPHERSON**  
*Gowling WLG*


 Graeme.Macpherson@gowlingWLG.com  
 +1 416 862-5787 ext. 50051  
 @GraemeMacphers4

**KATHERINE GOW**  
*ACMO*




 kgow@Crossbridgecs.com  
 +1 416 510-8700  
 @KGowCondo

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**DAVID PLOTKIN**  
*Gowling WLG*

 David.plotkin@gowlingWLG.com  
 +1 416 862-5787 ext. 50238

**DENISE LASH**  
*Lash Condo Law*

 [dlash@lashcondolaw.com](mailto:dlash@lashcondolaw.com)  
 +1 416 214-4130  
 @LashCondoLaw



**SEAN CORNISH**  
*Apollo Management Property*

 [sean@apollomgt.com](mailto:sean@apollomgt.com)  
 613-225-7969 ext. 260



**JASON REID**  
*National Life Safety Group*

 [Rod.escayola@gowlingwlg.com](mailto:Rod.escayola@gowlingwlg.com)  
 +1 416-770-8005

**JOSH MILGROM**  
*Lash Condo Law*



 [jmilgrom@lashcondolaw.com](mailto:jmilgrom@lashcondolaw.com)  
 +1 416-214-4133

**JUSTIN TUDOR**  
*Keller Engineers*

 jtudor@kellerengineering.com  
 +1 613-224-1594

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**TRICIA Size**  
*Gallagher Insurance*

 Tricia\_Size@ajg.com  
 +1 519-963-2004

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**GOWLING WLG**