



## Strata Living is Community Living Lower Your Risk Together

*90% of all outcomes that are predictable are preventable.*

Here are some risk control measures that stratas and owners can undertake to prevent or lessen losses. We know each strata is unique and this list is not exhaustive nor is each recommendation appropriate for every building.

**As our valued client and partner, your building will receive assistance from our in-house insurance and risk management department free of charge.**

With some **simple** changes and particular attention to common risk mitigation, your building can adapt, manage and reduce the chance and severity of loss while protecting your investment and providing peace of mind.

Owner awareness and education is critical in strata community living and an effective risk management plan must have owner engagement.

**Education and  
Awareness**

**Loss  
Prevention**

**Proactive  
Maintenance**



AREA	CAUSE OF LOSS	LOSS CONTROL TIPS
<b>Roof</b>	<ul style="list-style-type: none"> <li>• Water ingress</li> <li>• Gutter and drain back ups</li> <li>• Snow damming</li> </ul>	<ul style="list-style-type: none"> <li>• Continue with expert roofing inspections as ongoing maintenance and replacement as required at the end of its life span</li> <li>• Owners should undertake commercial gutter cleaning on a bi annual basis and do not forgo emergency additional cleanings as necessary</li> <li>• Consider installing heat tracers or invest in an energy audit to identify areas of draft and gaps in insulation which lead to snow and ice damming during winter months</li> <li>• Talk to your roofing inspector for recommendations on snow removal</li> </ul>
<b>Balconies</b>	<ul style="list-style-type: none"> <li>• Fire from smoking</li> <li>• Fire from BBQ</li> <li>• Fire from propane or gas heaters</li> <li>• Fire from electrical cords</li> <li>• Fire from mishandled paint or stain rags</li> <li>• Drain or scupper back up</li> <li>• Wind damage to deck boards or loose contents</li> <li>• Water ingress</li> </ul>	<ul style="list-style-type: none"> <li>• Have your complex consider passing a no-smoking by law including on balconies, yards, porches and the grounds</li> <li>• Always follow the manufacturer's installation instructions for overhead clearances from combustible materials</li> <li>• Keep the BBQ three meters from windows and doors and keep a fire extinguisher on hand</li> <li>• Ensure that all heaters and cords are used in compliance with the owner's manual and are UL approved and CSA certified</li> <li>• Do not store and properly dispose of any combustible materials (oily rags, painting supplies, fire places ashes, etc.)</li> <li>• Do not place any contents over top of balcony or deck drains they are designed to keep water away from the building and must not be obstructed</li> <li>• Properly secure contents, umbrellas, furniture and deck boards as they are susceptible to wind damage and can create property and glass damage</li> </ul>
<b>Exterior</b>	<ul style="list-style-type: none"> <li>• Water damage</li> <li>• Slip and fall</li> </ul>	<ul style="list-style-type: none"> <li>• All buildings should implement and follow through with a mandatory seasonal drain clean</li> <li>• Have the drains hydro flushed annually and inspected for tree roots or other blockages if that is a concern in the area</li> <li>• Adjust your outdoor lighting timers appropriately as seasons change, always maintain adequate lighting around the building and grounds</li> <li>• Keep stairs and walkways clear from debris and obstructions and report any fall hazards immediately</li> </ul>
<b>Hardscaping</b>	<ul style="list-style-type: none"> <li>• Slip and fall during snow and ice seasons</li> <li>• Pest damage to pavers and walkways</li> <li>• Storm damage or vehicle impact damage to fencing</li> </ul>	<ul style="list-style-type: none"> <li>• Confirm an automatic contract with your snow removal company so when snow/cold weather occurs your service provider will be on their way. Contractors should maintain a minimum \$5,000,000 Commercial General Liability with the Strata Corporation named as an Additional Insured</li> <li>• Utilize chlorine free ice melt at the entry points to avoid damaging tile lobbies and use pet and foliage safe granular melt in other areas</li> <li>• Address any and all ant infestation immediately as damage beneath the ground can cause long term harm</li> <li>• Keep fencing updated and as healthy as possible, tree impact to fences are common however if the fencing is well maintained then repair rather than replacement could be possible</li> </ul>



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<b>Landscaping</b>	<ul style="list-style-type: none"> <li>• Broken windows from mowing</li> <li>• Fallen trees</li> <li>• Fire</li> <li>• Frozen hose bibs</li> <li>• Water damage to irrigation lines</li> </ul>	<ul style="list-style-type: none"> <li>• Ensure your landscaping company has adequate liability insurance and that you keep the lawn and grass areas free of large rocks or other debris</li> <li>• Have an arborist inspect aging or larger trees every three years to ensure they are healthy and not infringing on electrical lines or their roots not harming drain and sewer lines</li> <li>• Potting mixes often contain large volumes of peat moss: when it gets too dry it becomes highly flammable, never extinguish a cigarette in a pot filled with potting mix</li> <li>• Remember to disconnect all garden hoses and store inside, shut off the indoor valve and leave the faucet open for the winter</li> <li>• Ensure your landscaping company has copies of site plans and is aware of where the irrigation lines run so no accidental water line breaks occur</li> </ul>
<b>Parking Garages</b>	<ul style="list-style-type: none"> <li>• Fire from stored gas or propane tanks</li> <li>• Water damage from hose bib impact</li> <li>• Vehicle impact to gate</li> <li>• Break and enter</li> <li>• Impact to mechanical systems</li> <li>• Sprinkler head damage</li> </ul>	<ul style="list-style-type: none"> <li>• Never allow spare gas or propane tanks to be stored in the parking garage or storage lockers</li> <li>• Review the location of your hose bibs and ensure they are brightly marked to reduce the likelihood of vehicle impact</li> <li>• Install motion sensor lights at garage entry to assist drivers navigating tight garage entrances both in townhouse complexes and high-rises, poor visibility is the largest cause of vehicle impact</li> <li>• Install security cameras or fence enclosures near garbage and recycling areas as they are subject to theft and vandalism</li> <li>• Visual inspections of low hanging mechanical systems should be conducted and maximum height markers should include vehicle hatch openings or vehicles overhead storage systems</li> </ul>
<b>Mailboxes</b>	<ul style="list-style-type: none"> <li>• Theft</li> <li>• Vandalism</li> </ul>	<ul style="list-style-type: none"> <li>• Install security cameras in the lobby or exterior of building where the mailboxes are contained</li> <li>• Do not hold the doors open for anyone that you are not sure lives in the building</li> <li>• Upgrade to enhanced cages or high security gates that are recommended and approved by Canada Post</li> </ul>
<b>Bathrooms</b>	<ul style="list-style-type: none"> <li>• Toilet back up</li> <li>• Sink overflow or leak</li> <li>• Shower leak or back up</li> <li>• Tub overflow</li> <li>• DIY bidet installations</li> <li>• Condensation and humidity</li> </ul>	<ul style="list-style-type: none"> <li>• Your toilet is not a green bin or garbage can. Never put anything in the toilet that is not paper or human waste and have a plunger on hand at all times</li> <li>• Upgrade the lines to braided steel and consider changing the wax seal every five years</li> <li>• Shower diverters are often causes of shower leaks and go undetected. Proper caulking around tub spouts and the tub/shower valves will help to keep water from getting behind the escutcheon and into the wall if a leak occurs</li> <li>• Shower drain screens capture hair and other debris before it has a chance to slip in the drain. These are inexpensive and require no installation</li> <li>• Avoid using the bathtub when sick or under the influence of drugs or alcohol to ensure you do not overflow or cause yourself injury</li> <li>• Any improvements should be approved by the strata and done by a licensed and insured plumber</li> <li>• Use bathroom fans and humidistats while bathing or showering and continue running the fan (s) for approximately one hour following your shower or bath</li> </ul>



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<b>Kitchen</b>	<ul style="list-style-type: none"> <li>• Cooking fire</li> <li>• Leak from sink</li> <li>• Smoke or fire from overhead fan</li> <li>• Poor ventilation</li> </ul>	<ul style="list-style-type: none"> <li>• Consider using a thermostatically controlled deep fryer instead of heating oil in a pot as many kitchen fires originate from cooking with oil</li> <li>• Never leave the stove unattended when actively cooking</li> <li>• Keep a fire extinguisher on hand and know how to use it in the case of an emergency</li> <li>• Any easy upgrade from older plastic water supply lines to braided steel will greatly decrease the chance of a supply line burst or pinhole leak</li> <li>• Labelling dishwasher shut offs under the sink can lead to quicker re action and therefore reduction in the amount of water that leaks into the kitchen</li> <li>• Keep the pipe and supply line area free of clutter and refrain from over stacking contents which leads to dislodging of a water line</li> <li>• Hood fans should be cleaned once a year and the filters changed or cleaned as necessary based on the manufacturer recommendations</li> <li>• Promote good ventilation in your home by using the kitchen exhaust fan to remove humidity generated by cooking</li> </ul>
<b>Appliances</b>	<ul style="list-style-type: none"> <li>• Dishwasher age related leak</li> <li>• Refrigerator water line leak</li> <li>• Recalls</li> <li>• Garburator back up</li> <li>• Hot water tank burst</li> </ul>	<ul style="list-style-type: none"> <li>• Inspect your dishwasher door seal for obvious deterioration and replace if noted as this could be the beginning of a leakage</li> <li>• Ensure your fridge water line is copper or braided steel and consider a leak detector as these often start with a slow leak that go undetected causing mould and broad scale flooring damage</li> <li>• Visit <a href="#">this Government of Canada webpage</a> to view a list of product recalls through the Canada Consumer Product Safety Act</li> <li>• Never put coffee grounds, grease, eggshells, fibrous fruit or vegetables or dry expandable food down the garburator</li> <li>• Consider installing an automatic water shut off valve that will detect water leaks from the appliance and hot water heater</li> <li>• A properly installed drain pan that is connected to a drain pipe will catch severe water heater leaks and prevent substantial damage</li> <li>• Review the manufactures suggested life span of your tank, typically 5-10 years</li> <li>• Have all appliances services regularly by a certified technician</li> </ul>
<b>Mechanical and Electrical Rooms</b>	<ul style="list-style-type: none"> <li>• Impact to low hanging pipes</li> <li>• Vandalism and break in</li> <li>• Water</li> <li>• Equipment break down</li> <li>• Fire</li> </ul>	<ul style="list-style-type: none"> <li>• Ensure adequate clearance or head space in mechanical rooms, if not possible then properly label and pad low hanging pipes</li> <li>• Always keep the rooms locked and have authorized personnel with access only</li> <li>• Make sure all owners know who to contact if a leak occurs from a mechanical room</li> <li>• Ensure your water shut offs are easily accessible and floor drains should be free of clutter</li> <li>• Don't treat this as out of site out of mind, appoint a council member to conduct bi-monthly visual inspections of the mechanical spaces in addition to the buildings regular maintenance plan with their mechanical contractor</li> <li>• Good housekeeping greatly reduces the odds of a fire, ensure the rooms' ventilation and temperature control is adequate. Keep areas clean and clear of clutter and water and is regularly serviced by your electrical contractor</li> </ul>



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<b>Laundry</b>	<ul style="list-style-type: none"> <li>Leaking washer</li> <li>Dryer fires</li> <li>Condensation around venting</li> </ul>	<ul style="list-style-type: none"> <li>Upgrade water lines to braided steel and reinforce washing machine hoses yearly as the machines movement can loosen these connections</li> <li>Lint traps should be cleaned between every cycle and vents cleaned annually</li> <li>In units with longer than 25 feet of dryer run dryer booster fans could be a substantial benefit. Dryer booster fans help to reduce condensation and lint build up which limits the fire risk and mildew build up</li> <li>Have your washer and dryer serviced regularly by a certified technician</li> </ul>
<b>Safety Systems</b>	<ul style="list-style-type: none"> <li>Life safety</li> <li>Sprinkler head impact</li> <li>Bodily injury</li> </ul>	<ul style="list-style-type: none"> <li>Smoke Detectors and Carbon Monoxide Detectors should be serviced twice per year and sooner if any indicators signal problem areas</li> <li>Never hang anything from a sprinkler head or stack anything near them, sprinkler heads are very sensitive and produce nearly 24 gallons of water per minute per head. Accidental sprinkler head bursts lead to some of the largest water damage claims in residential strata's</li> <li>Consider installing cages to protect from damage to sprinkler heads</li> <li>Ensure all life safety and exit signs are lit and functioning</li> <li>You can maintain proper light levels in common spaces by cleaning light reflecting lenses and prolong their service life</li> </ul>
<b>Interior Fittings and Contents</b>	<ul style="list-style-type: none"> <li>Space heater fire</li> <li>Christmas Tree fire</li> <li>Pet damage</li> <li>Portable AC unit leak</li> <li>Air Quality</li> </ul>	<ul style="list-style-type: none"> <li>Always turn off space heaters when not in use and keep 3 feet away from flammable materials including furniture or blankets</li> <li>When putting up your live Christmas trees make sure to keep them watered. Artificial trees can also catch on fire, look to buy one that is fire retardant. Live or fake trees should always have lights unplugged when you are away or at night and kept away from any heat source</li> <li>Never store food on the stove when not home as this entices pets to explore and can inadvertently turn on burners causing fires and risking their lives</li> <li>Never lock a pet in a bathroom as they can become destructive and chew through water lines causing large scale water damage</li> <li>Consider a drip pan to save floor damage from a leaking air conditioning unit</li> <li>Ensure annual carpet cleaning to improve air quality by removing dust mites, bacteria and other allergens</li> </ul>
<b>Elevators</b>	<ul style="list-style-type: none"> <li>Power failure</li> <li>Water damage</li> <li>Slip and Fall</li> </ul>	<ul style="list-style-type: none"> <li>Elevators demand a great deal of power therefore infrared thermography can measure drastic temperature changes and can identify possible trouble spots before costly failures</li> <li>Any water in an elevator lift pit can affect the mechanism and electrical systems or in a hydraulic lift, water can damage pistons and contaminate the fluids. If water damage occurs call your elevator maintenance provider immediately</li> <li>Levelling is a common elevator problem and can cause tripping hazard, injuries and lawsuits. If you see a misalignment report it immediately</li> </ul>



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<p><b>Pools</b></p>	<ul style="list-style-type: none"> <li>• Drowning or slip and falls</li> <li>• Chemical management</li> <li>• Equipment breakdown</li> </ul>	<ul style="list-style-type: none"> <li>• Any pool should be completely surround by a fence or other structure that includes a gate or door with a lock to prevent unauthorized access</li> <li>• Rescue equipment including floatation devices and life hooks should be readily available and pool rules clearly posted</li> <li>• Chemicals on hand should be kept in a cool, dry and well ventilated secure area and monitored in accordance with safety regulations</li> <li>• All pool equipment should be properly maintained, checked and upgraded as necessary by your pool care provider</li> </ul>
<p><b>Playgrounds</b></p>	<ul style="list-style-type: none"> <li>• Injuries</li> <li>• Vandalism</li> </ul>	<ul style="list-style-type: none"> <li>• Ensure the playground fixtures meet the highest possible standard of safety with respect to CSA approved equipment and are designed for all seasons</li> <li>• Consider impact absorbent ground cover and age appropriate climbing heights</li> <li>• Ensure that the playground rules are posted and signage is well maintained</li> <li>• Ensure the surrounding area and playground is frequently checked and clear of needles and other hazardous materials</li> </ul>
<p><b>Windows and Skylights</b></p>	<ul style="list-style-type: none"> <li>• Breakage</li> <li>• Leakage</li> <li>• Moisture build up around skylight</li> <li>• Condensation and humidity management</li> </ul>	<ul style="list-style-type: none"> <li>• Repair chips or cracks quickly which will reinforce the glass and maintain the its strength</li> <li>• If you are seeing water inside your window panes there is a seal issue. Re-caulking around the window to fill cracks and gaps will assist with reducing water damage and condensation</li> <li>• Have skylights inspected once a year and cleaned from the outside at the same time, report any discoloration or mould that is visible before larger issues begin within the roof structure</li> <li>• Condensation can be short term during severe cold spells, in many instances it evaporates back into the area, if the cause however is systemic it can lead to drywall and wood finish damage as well as rot and mould</li> </ul>
<p><b>Owner and Tenant Insurance</b></p>	<ul style="list-style-type: none"> <li>• None or inadequate personal coverage</li> <li>• Large earthquake deductible</li> <li>• Higher strata deductibles</li> </ul>	<ul style="list-style-type: none"> <li>• Owners need to insure their own personal property, unit improvements and coverage for additional living expenses if a loss occurred in their unit or building that prevents livability</li> <li>• Owners and tenants could be personally liable for bodily injury or property damage to others if they are negligent. By having personal insurance you will be provided coverage for these claims against you</li> <li>• A strata's earthquake deductible is typically 10-20% of the insured property value. Each unit owned would be assessed their share of the building deductible and without personal earthquake insurance owners could be forced to pay tens of thousands out of their own pocket</li> <li>• Depending on the strata bylaws if it is found that a claim under the strata insurance originated from a unit, that owner may be responsible for the deductible. Owners need to secure "Loss Assessment" coverage up to the strata's water damage or all loss deductible</li> <li>• Should a loss or damage occur to the original structure of a unit that doesn't exceed the strata deductible, the strata is not legally responsible for the repair. "Unit Additional Protection" on your personal policy can provide coverage in certain cases when the strata policy will not respond</li> </ul>



## Top 3 Most Frequently Reported Losses

### Concrete High Rise

1. Sprinkler Impact
2. Supply Lines
3. Toilet Backup

### Low Rise Frame

1. Balcony Fire
2. Supply Lines
3. Garburators

### Townhouses

1. Balcony Fire
2. Supply Lines
3. Appliance Failure

All of these losses are predictable, and therefore preventable.

- ✓ Change your plastic supply lines to braided steel on sinks, toilets and appliances.
- ✓ Do not hang anything on sprinkler heads and consider cages in lower ceiling or higher impact areas.
- ✓ Pass a non-smoking by-law and ensure all owners have fire extinguishers near patio BBQs and in kitchens.
- ✓ Consider removing garburators in condominiums as misuse leads to substantial backups affecting common waste stacks and multiple units. Many cities are not allowing the inclusion of garburators in new builds, check with your city and consider a strata bylaw against their installation.
- ✓ Do not leave your appliances on when you are not at home. Consider replacing dishwashers, washing machines and hot water tanks when they are past their life expectancy.
- ✓ Do not flush anything down your toilet that is not toilet paper or human waste; anything else can wreak havoc on your sewer system.

A risk management program is essential and effective. The result of ignoring patterns of loss in your building can be harmful and risk mitigation is a proactive way of keeping everyone safe.

### Why do this?

- It can save lives.
- It will protect your investment.
- It will offer you peace of mind.

Contact your CapriCMW Risk Advisor if you have any questions.