

TO ALL OWNERS OF  
ARBUTUS COURT – LMS 1448



Attached is a copy of the Minutes of the Annual General Meeting held March 7, 2016.

At the Annual General Meeting of the Owners of Arbutus Court, a budget of \$93,859.60 was adopted with an increase in Strata Fees. In keeping with the budget, it is the responsibility of all Owners to pay their portion of monthly fees on the first day of each month to meet the obligations of this budget commencing April 1, 2016.

For the Budget, our preferred method of receiving payment is with the pre-authorized debit directly from your bank account. If you would like to pay using this method please contact the Teamwork office. If you are already on the auto-debit plan, you are not required to take any action. The newly adopted fee amount will be withdrawn on your auto-debit April 1, 2016. Otherwise, we ask you prepare 12 post-dated cheques dated April 1, 2016 to March 1, 2017, or pay the entire year in advance. Please make your cheques payable to: Strata Plan LMS 1448 (Unit # \_\_) and forward them to the Teamwork office.

The following Owners have been elected to serve on the 2016/2017 Strata Council:

Calvin Bradbury	Unit 204
Joan Gusta	Unit 302
Lew Murphy	Unit 103
Linda McNarmara	Unit 108
Celia Moragne	Unit 309
Lieselotte Fett	Unit 305
Florence Law	Unit 304

If you have any questions or concerns regarding the Strata Corporation, please feel free to contact our office at the address and telephone number noted below. Office hours are Monday through Thursday, 9:00 am to 5:00 pm and Friday 9:00 am to 4:30 pm.

We look forward to working with you this coming year.

Yours truly,  
**TEAMWORK PROPERTY MANAGEMENT LTD.**  
On Behalf of the Strata Corporation,

Tiffany Corrigan



**THE MINUTES OF THE ANNUAL GENERAL MEETING  
STRATA CORPORATION LMS 1448 – ARBUTUS COURT  
HELD MONDAY, MARCH 7, 2016 IN THE AMENITIES ROOM**

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**1. CALL TO ORDER**

The meeting was called to order at 7:00 pm by Tiffany Corrigan of Teamwork Property Management.

**2. CALLING OF ROLL AND CERTIFICATION OF PROXIES**

Prior to the start of the meeting, the registration of Owners attending, certification of proxies, and issuing of voting cards was conducted by Tiffany Corrigan of Teamwork Property Management, in accordance with the Strata Property Act. The Act requires that a quorum, which consists of one-third of voters holding eligible votes, be present in order for the meeting to proceed.

**3. DETERMINE QUORUM**

There are twenty eight (28) Strata Lots holding eligible votes, of which one third would be ten (10). There were a total of fourteen (14) eligible voters represented in person and two (2) eligible proxy voters for a total of sixteen (16) voters holding eligible votes present. A total of sixteen (16) voting cards were issued to eligible voters. Teamwork Property Management reported the number of Owners registered for the meeting and confirmed a quorum was indeed present.

**4. ELECTION OF CHAIR FOR MEETING**

It was moved by Strata Lot **20** and seconded by Strata Lot **14** to have Tiffany Corrigan from Teamwork Property Management Chair the meeting.

**FOR 16 OPPOSED 0 ABSTAIN 0** ***CARRIED***

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**5. FILING PROOF OF NOTICE OF MEETING**

The Strata Property Act requires appropriate notice be given to all Owners either by mail to their last known address or hand-delivered onsite. It was reported, Notice of the meeting, was delivered to all Owners on February 15, 2016 giving the required Notice of the meeting as specified in the Strata Property Act (Sections 45 and 63). The Strata Agent signed the Proof of Notice, which will become part of the Strata Corporation's files. The meeting was declared legally constituted.

**6. APPROVE AGENDA**

It was moved by Strata Lot **25** and seconded by Strata Lot **27** the agenda for the Annual General Meeting be adopted as presented.

**FOR 16 OPPOSED 0 ABSTAIN 0** ***CARRIED***

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**7. ADOPTION OF THE MINUTES OF THE ANNUAL GENERAL MEETING**

It was moved by Strata Lot **14** and seconded by Strata Lot **15** the minutes of the Annual General Meeting held March 30, 2015 be accepted as circulated.

**FOR 16 OPPOSED 0 ABSTAIN 0** ***CARRIED***

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**8. COUNCIL REPORTS**

Council President Lew Murphy reported to the Owners on the past fiscal year. The Depreciation Report has been reviewed by Council and is pending the final revisions requested by Council. Once the report has been completed by Levelton Consultants, Owners will be provided instructions on how to obtain a copy.

Council discussed with the Owners the recent water ingress concern at the front of the building and the requirement to investigate the source of the water ingress. It was determined the membrane at the front area of the building requires repairs. In the course of the investigation it was noted by Levelton Consultants the courtyard may also require repairs but the extent has not been verified. Initial quotes were obtained by Council, at this time the Council will require more investigation prior to presenting a proposal to Owners.

Council reported on the work completed this year, fire equipment was replaced in some Units as required. Work was completed on the upper walkways and Council anticipates additional repairs will be required in the coming years. The wood steps were replaced, the fence was repaired and a broken piece of corrugated fiberglass was replaced on the garbage/recycling shed. The contractor also swept and cleaned the entire shed roof. A new website has been launched and Owners will be able to access Council minutes from this site. Council discussed the social events, coffee mornings are held monthly and Council discussed planning additional social events.

Upcoming repairs planned for the 2016/2017 fiscal year are dryer vent cleaning, pressure washing the parkade and painting the entrance. There is a small section of overhang which requires re-shingling. The Council reported the front entrance trees may be removed this year as the roots are impacting the sidewalks. Council Vice President Celia Moragne reminded Owners about recycling, Owners are asked to follow the labels on the bins and to ensure all cardboard is flattened and containers are rinsed.

**9. RATIFY NEW RULES MADE BY THE STRATA CORPORATION**

None to ratify.

**10. REPORT ON INSURANCE COVERAGE**

The Strata Corporations insurance coverage was reviewed with the Owners as per the attached report provided by the Strata's Insurance Broker, Hub Coastal International.

**11. APPROVE THE BUDGET**

Owners considered the budget for the coming year in accordance with Section 103 of the Act presenting a budget of \$93,859.60 with a proposed increase in Strata Fees for the fiscal year.

**Resolution 1**

*Be it resolved by majority vote of the Owners, LMS 1448 Arbutus Court, the proposed 2016/17 Operating Budget of \$93,859.60 be approved with the 2015/2016 budget surplus/deficit to remain in the Operating Fund.*

It was moved by Strata Lot 7 and seconded by Strata Lot 8 to bring the Resolution forward for discussion.

There was discussion on the budget.

A call to vote was made by Strata Lot 2

**FOR 16 OPPOSED 0 ABSTAIN 0 CARRIED**

**12. NEW BUSINESS**

Be it resolved by a ¾ vote of the Owners, LMS 1448 Arbutus Court to approve the following Bylaw 42.4 amendment;

**From**

An owner receiving permission to lease a strata lot must exercise the permission to lease within 90 days from the date that the council granted same, otherwise the permission expires. During the 90 days immediately following the grant of permission, the strata lot shall be deemed leased for the purposes of the limit stated in Bylaw 42.1.

**To**

An owner receiving permission to lease a strata lot must exercise the permission to lease within 90 days from the date that the council granted same, otherwise the permission expires. During the 90 days immediately following the grant of permission, the strata lot shall be deemed leased for the purposes of the limit stated in Bylaw 42.1. **If the permission to lease a Strata Lot expires the Council will rescind the approval and grant the next Owner on the waiting list approval to rent their Strata Lot. The permission to rent will end when either the Owner moves back into the Strata Lot or sells the Strata Lot, whichever happens first.**

There was discussion on the proposed Bylaw ammendment

A call to vote was made by Strata Lot 7

**FOR 16 OPPOSED 0 ABSTAIN 0 CARRIED**

**13. ELECTION OF STRATA COUNCIL**

In accordance with Sections 25 & 28 of the Act, eligible voters present in person or by proxy at the meeting may elect a Council. The following are considered to be eligible to serve as a Council member: a) Owners; b) individuals representing corporate Owners, and c) a tenant who, under Section 147 or 148, who have been

assigned a landlord's right to stand for Council.

The following Owners were nominated and accepted nomination to the 2016/2017 Strata Council:

Calvin Bradbury	Unit 204
Joan Gusta	Unit 302
Lew Murphy	Unit 103
Linda McNamara	Unit 108
Celia Moragne	Unit 309
Lieselotte Fett	Unit 305
Florence Law	Unit 304

There being no further nominations, it was moved by Strata Lot **27** and seconded by Strata Lot **15** those nominated be elected to Council.

**FOR 16 OPPOSED 0 ABSTAIN 0 CARRIED**

#### **14. GENERAL DISCUSSION**

Council reminded Owners as the summer season approaches Owners can reduce the temperature in their Unit by turning off the pilot light in their fireplaces. Owners are asked to ensure they have screens on their windows to prevent insects from entering the building. Owners who use air conditioners can do so but are reminded the air conditioner cannot extend beyond the parameters of the windows. An Owner mentioned they are selling their Unit and a potential buyer wanted to purchase however their dog was not in compliance with the Bylaws. Council advised the Owners voted in favour of the current Bylaws and Council is required to uphold the Bylaws.

**Owner of Strata Lot #1 left the meeting at 8:31 pm the Owner also held a proxy vote for Strata Lot. The Owner of Strata Lot 26 left the meeting at 8:33 pm bringing the total present to twelve (12) Owners in person and one (1) by proxy.**

#### **15. ADJOURNMENT**

There being no further business, it was moved by Strata Lot **20** and seconded by Strata Lot **15** to adjourn the meeting. The meeting adjourned at 8:35 pm.

**FOR 13 OPPOSED 0 ABSTAIN 0 CARRIED**

**February, 2016 (Month #11)**

**PREPARED FOR:**  
 Arbutus Court  
 20240 - 54A Avenue  
 Langley, BC V3A 3W7

**PREPARED BY:**  
 Teamwork Property Management  
 105 - 34143 Marshall Rd.  
 Abbotsford, BC V2S 1L8  
 Tel: (604) 854-1734

	YTD Actual 2015-2016	Annual 2015-2016	Adopted 2016-2017
<b>INCOME</b>			
Strata Fees	78,755.36	86,209.60	93,709.60
Suite/Lounge Rental	40.00	0.00	0.00
Interest Income	198.78	250.00	150.00
Moving Fees	50.00	0.00	0.00
Bylaw Fines/late fee interest	<u>1.99</u>	<u>0.00</u>	<u>0.00</u>
<b>TOTAL INCOME</b>	<b>79,046.13</b>	<b>86,459.60</b>	<b>93,859.60</b>
<b>GENERAL EXPENSES</b>			
Insurance (Accrued)	15,576.00	18,530.00	18,530.00
Administration	1,603.92	1,000.00	1,000.00
Management	8,382.55	9,144.60	9,144.60
Bank Charges	82.50	90.00	90.00
Legal/Professional Fees	0.00	100.00	100.00
Statutory Review of Books	420.00	420.00	420.00
Income Tax Filing	<u>2,300.00</u>	<u>575.00</u>	<u>575.00</u>
<b>TOTAL GENERAL EXPENSES</b>	<b>28,364.97</b>	<b>29,859.60</b>	<b>29,859.60</b>
<b>BUILDING EXPENSES</b>			
Fire Protection	2,921.79	1,500.00	2,000.00
Repairs & Maintenance	9,196.93	12,600.00	17,500.00
Janitorial	6,006.00	7,000.00	7,000.00
Hydro - Electricity	3,684.29	4,500.00	4,500.00
Natural Gas	6,287.70	8,000.00	6,000.00
Refuse Removal	4,741.23	5,000.00	5,000.00
Elevator Mtce & License	2,748.45	3,000.00	3,000.00
Outside Lawn Maintenance	<u>5,363.21</u>	<u>5,000.00</u>	<u>4,000.00</u>
<b>TOTAL BUILDING EXPENSES</b>	<b>40,949.60</b>	<b>46,600.00</b>	<b>49,000.00</b>
Contingency Reserve Fund	<u>9,166.63</u>	<u>10,000.00</u>	<u>15,000.00</u>
<b>TOTAL EXPENSES</b>	<b>78,481.20</b>	<b>86,459.60</b>	<b>93,859.60</b>
<b>NET INCOME</b>	<b>564.93</b>	<b>0.00</b>	<b>0.00</b>

**ARBUTUS COURT- LMS 1448**

**Fee Schedule for the Fiscal Year April 1, 2016 to March 31, 2017**

Adopted Operating Fund	78,709.60
Adopted Contingency Fund:	15,000.00
Based on a Total Fee Collection of :	<b>\$93,709.60</b>

Unit #	Strata Lot	U/E	Operating Fund	Contingency Fund	Adopted Fees
101	8	1027	245.99	46.88	292.87
103	7	1047	250.78	47.79	298.57
104	6	910	217.97	41.54	259.51
105	5	1028	246.23	46.93	293.16
106	4	1029	246.47	46.97	293.44
107	3	1121	268.51	51.17	319.68
108	2	1050	251.50	47.93	299.43
109	1	1027	245.99	46.88	292.87
201	18	1028	246.23	46.93	293.16
202	17	909	217.73	41.49	259.22
203	16	911	218.21	41.58	259.79
204	15	909	217.73	41.49	259.22
205	14	1029	246.47	46.97	293.44
206	13	1028	246.23	46.93	293.16
207	12	908	217.49	41.45	258.94
208	11	912	218.45	41.63	260.08
209	10	911	218.21	41.58	259.79
210	9	1027	245.99	46.88	292.87
301	28	1027	245.99	46.88	292.87
302	27	909	217.73	41.49	259.22
303	26	913	218.69	41.68	260.36
304	25	906	217.01	41.36	258.37
305	24	1033	247.43	47.15	294.58
306	23	1029	246.47	46.97	293.44
307	22	908	217.49	41.45	258.94
308	21	913	218.69	41.68	260.36
309	20	909	217.73	41.49	259.22
310	19	1026	245.75	46.83	292.59
		27,384	6,559.13	1250.00	7,809.13

Total Unit Entitlement	27,384
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Total Monthly Fee Collection	\$7,809.13
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Total Annual Fee Collection	\$93,709.60
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Statement of Cash Balances  
LMS1448 - ARBUTUS COURT

February, 2016  
Month #11

**Operating Funds:**

Cash in Envision	21,402.56
Shares	32.07
Petty Cash	200.00

**Total Operating Funds**

**21,634.63**

**Contingency Reserve Funds:**

Savings in Envision	93,051.16
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**Total Contingency Reserve Funds**

**93,051.16**

**Total Funds Strata Corp**

**114,685.79**

**Accounts Receivable :**

Strata fees	269.96
Fines/late fee interest	18.00
Admin	25.00
<b>Total Accounts Receivable as at February 29, 2016</b>	<b><u>312.96</u></b>

**Contingency Reserve Fund as at April 1, 2015**

**92,805.06**

Monthly Contributions

9,166.63

Interest

872.84

Expense: Depreciation report 65% (Levelton inv#1058557) Oct 2015

(5,222.46)

Expense: Parkade leak investigate (Levelton inv#1059235 dec '15) deemed CRF

(4,570.91)

**Balance Contingency Reserve Fund as at February 29, 2016**

**93,051.16**

Contribution to Contingency Reserve Fund March 1- March 31, 2016

833.33

Approved Contribution to Contingency Reserve Fund April 1, 2016 - March 31, 2017

15,000.00

**Projected Year-End Balance Contingency Reserve as of March 31, 2017**

**108,884.49**



## INSURANCE



### **Insurance information for the Owners of Strata Plan LMS 1448:**

In accordance with the Strata Property Act, Section 149, Strata Insurance coverage must be provided based on full replacement value, and not market value. The building, as built by the developer, is what is insured plus all common property and common assets. The Strata's insurance policy covers Guaranteed Replacement Cost. In addition, the policy has unlimited additional living expenses built into the policy if an owner was not able to live within their unit because of a loss.

Strata Owners, who have upgraded their Strata Lots above what was provided by the builder, should have additional "upgrades" covered under their personal "strata unit owners' insurance package" and ensure they have coverage for their personal contents; upgrades and additions are not covered by this policy. This would include such things as floor coverings, cabinets etc., Owners need to ensure they have coverage for any repair to their unit up to the amount of the Strata Corporation's deductibles.

Owners are reminded, where a loss happens from within a unit the Owner may be assessed the full amount of the Strata's deductible. The Strata Deductible coverage on an Owner's personal policy will then cover the Strata's deductible. It is recommended that each Unit Owner consult with their Insurance Broker to ensure that adequate coverage is in place for unit additions/improvements and also the assessment of the Strata's deductible to a Unit Owner who is 'responsible' for a claim.

If an Owner also obtains a Comprehensive Unit Owner's policy with earthquake coverage and adequate Loss Assessment coverage, this will assist in covering their portion of the Strata deductible in case of a loss from an earthquake.

The Strata Corporation's insurance coverage is through HUB International Coastal Insurance Brokers. The Corporation's policy is on Teamwork's master policy with HUB International Coastal which allows for a cost savings. The insurers require an appraisal evaluation of the replacement cost be undertaken every year. This has been completed and the property is insured at an appraised value of \$6,927,800.00. The limits of liability include: All Property; Commercial General Liability; Pollution & Remediation Legal Liability; Directors & Officers Liability and Comprehensive Boiler and Machinery. A copy of the insurance policy is available for review by any Owner upon request.

An information sheet is available to the Owners regarding what is insured inside a strata unit and why.



# HUB International Coastal Insurance Brokers

400 - 4350 Still Creek Drive, Burnaby, BC V5C 0G5 T: 604-269-1000 F: 604-269-1001  
TF: 1-800-665-3310 www.hubcoastal.ca E: coastal@hubinternational.com

Name of Insured:	The Owners of Strata Plan LMS 1448 Arbutus Court
Location Address:	20240 54A Avenue , Langley, BC, V3A 3W7
Additional Named Insured:	Teamwork Property Management Ltd. , 105 - 34143 Marshall Road, Abbotsford, BC V2S 1L8
Policy Period:	06/01/15 to 06/01/16 (mm/dd/yy) 12:01 a.m. Standard Time

## Other Services and Service Providers

<b>PLATINUM LEGAL SERVICES RETAINER – CLARK WILSON LLP</b> Legal advice and exclusive benefits. See Contract for details. Limits: Per claim - \$300,000 / Per term - \$1,500,000 Fee: 100% Retained	<b>\$350</b>
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# HUB International Coastal Insurance Brokers

400 - 4350 Still Creek Drive, Burnaby, BC V5C 0G5 T: 604-269-1000 F: 604-269-1001  
 TF: 1-800-665-3310 www.hubcoastal.ca E: coastal@hubinternational.com

## SCHEDULE OF PARTICIPATING INSURERS

For The Owners of Strata Plan LMS 1448 Arbutus Court  
 Policy # CLMS1448

Term: 06/01/15 to 06/01/16 (mm/dd/yy) 12:01 a.m. Standard Time

Insurer	Coverage	%	Limit (\$)
Aviva Insurance Company of Canada	Property	50	3,463,900
Allianz Global Risks US Insurance Company	Property	25	1,731,950
Royal and SunAlliance Insurance Company of Canada	Property	15	1,039,170
The Guarantee Company of North America	Property	10	692,780
Aviva Insurance Company of Canada	Commercial General Liability	100	10,000,000
Encon Group Inc.	Directors & Officers Liability	100	2,000,000
Aviva Insurance Company of Canada	Employee Dishonesty – Form A	100	30,000
Aviva Insurance Company of Canada	Comprehensive Dishonesty, Disappearance and Destruction	100	10,000
Aviva Insurance Company of Canada	Glass	100	Blanket
XL Insurance Company Ltd.	Pollution & Remediation Legal Liability	100	1,000,000
Aviva Insurance Company of Canada	Equipment Breakdown	100	6,927,800
ACE INA Insurance	Volunteer Accident Insurance Plan I	100	100,000
Aviva Insurance Company of Canada	Privacy Breach Services	100	25,000
Binding Authority B0621M81907014 underwritten by certain underwriters at Lloyd's	Terrorism	100	300,000

**DISCLOSURE NOTICE**

The Financial Institutions Act requires that the information contained in this Disclosure Notice be provided to a customer in writing at the time of entering into an insurance transaction.

HUB International Coastal Insurance Brokers is licensed as a general insurance broker by the Insurance Council of British Columbia.

This transaction is between you and Aviva Insurance Co. of Canada Policy No. CLMS1448.

We have no interest in the above stated Insurance Company and the Insurance company also has no interest in our company.

The Financial Institutions Act prohibits the Insurance Company or our company from requiring you to transact additional or other business with the Insurance Company or any other person or corporation as a condition of this transaction.

Upon completion of this transaction, HUB International Coastal Insurance Brokers will be remunerated by way of commission and/or fee, which will be paid by the Insurer named above or by you, the customer.

We may work together with other appropriately licensed third parties in marketing of insurance products; we may share commissions and/or pay or receive fees as a result of a joint venture.

For more on how we get paid, including for information on contingent commissions we may receive from the Insurer(s), please visit About Us at: www.hubinternational.com

Total Policy Premium:	\$16,327
Total Platinum Legal Services Retainer:	\$350
Total Payable Including Platinum Legal Services Retainer:	\$16,677

E&OE/LE

Insured's Copy

## Condo Unit Owners Policies: Important Questions to Ask Your Broker



OUR KNOWLEDGE.  
YOUR ADVANTAGE.™

Coastal Insurance Brokers

Most people who purchase a Condominium Insurance Policy to cover their possessions from loss or damage believe that they are fully covered for any claim that may arise. However, not all insurance policies are the same. It is important that your unit owner insurance compliments the strata's insurance policy to ensure there are no gaps in coverage that could leave you paying thousands in uncovered losses or deductible chargebacks. Take the extra time now to review the terms and conditions of your policy with your insurance broker. Below are some key questions to ask your broker to ensure your policy provides the necessary coverage:

**1. If the strata suffers a loss that originates from my unit, what amount of coverage is provided in the event that I am charged back the strata policy's deductible?**

You will need to know the strata's policy deductibles to ensure that your condo unit owner's policy provides sufficient coverage. If it does not, you may have the option to purchase a higher limit.

**2. If there is damage to my unit (damage to floors, ceilings, walls, NOT Improvements & Betterments or Contents), but the damage is under the strata's deductible, what amount of coverage is provided to repair this damage?**

This coverage is usually called "Unit Additional Protection" and coverage for this varies from insurer to insurer. As we are seeing larger deductibles on strata corporation policies, especially for water/sewer losses, it could lead to an expensive repair for a unit owner. While you might recover financially from having to do a \$4,500 repair if the strata's policy has a \$5,000 water/sewer deductible, having to pay for a \$20,000 repair with the strata's water/sewer deductible at \$25,000 is another story entirely.

**3. How much coverage is provided for assessments made necessary by the Strata's Earthquake Deductible?**

Increasing costs as well as increasing earthquake deductibles are a real issue in the Lower Mainland. It is important that you know what the strata's earthquake deductible is and what amount you, as a unit owner, would be assessed back in the event of an earthquake loss. Many insurers provide an option to purchase additional coverage for this exposure. Often it is as inexpensive as \$25 for \$25,000 coverage. An earthquake deductible can be significant, possibly 10% of the Building Sum Insured or more. Strata buildings are often insured in the millions so the deductibles could be hundreds of thousands. This amount would then be assessed back to each unit owner, based on unit entitlement.

**It is crucial to have this discussion with your personal broker. To facilitate this conversation, you should bring a copy of the strata's insurance to your broker's office. A copy of the strata's insurance coverage is provided with your AGM package.**

**Please ensure you have these coverages for your own protection.**

**Contact us today for a quote on a Condo Unit Owners Policy or any questions regarding your strata's insurance policy:**

**HUB International Coastal Insurance Brokers**  
400-4350 Still Creek Drive, Burnaby BC V5C 0G5

Monday to Friday: *9am to 5pm*  
T: 604.269.1010 TF: 1.800.665.3310 E: [coastal@hubinternational.com](mailto:coastal@hubinternational.com)

[www.hubcoastal.ca](http://www.hubcoastal.ca)



## What is The Strata Insuring Inside a Unit and Why?

The Strata Corporation must insure certain items within a strata lot. This is a requirement of the Strata Property Act, which reads as follows:

Section 149 (1) The strata corporation must obtain and maintain property insurance on  
(d) fixtures built or installed on a strata lot, if the fixtures are built or installed by the owner developer as part of the original construction on the strata lot.

The Regulations applicable to the Act define fixtures as follows:

Section 9.1 (1) For the purposes of section 149 (1) (d) of the Act, "fixtures" means items attached to a building, including floor and wall coverings and electrical and plumbing fixtures, but does not include, if they can be removed without damage to the building, refrigerators, stoves, dishwashers, microwaves, washers, dryers or other items.

The key to section 149 (d) is the fact that the fixtures had to be installed by the owner developer as part of the original construction on the strata lot. If items were installed after the original construction on the strata lot the unit owner needs to insure these as an improvement or betterment under their own policy. If an owner isn't the original owner of the unit, it is very important for the owner to find out what improvements may have been made after the original construction on the strata lot because the new owner is still responsible for insuring any improvements they acquire with the unit.

It is also important to note that the Act does allow the Strata to insure items that can be removed.

Section 152 - The strata corporation may obtain and maintain insurance in respect of  
(b) fixtures built or installed on a strata lot that were not built or installed by the owner developer as part of the original construction on the strata lot.

Some Strata's are insuring such things as refrigerators or washers and dryers, usually in circumstances where these items came with all of the units originally. If the Strata does want to insure items of this nature, they need to include a value for these items when determining the total replacement value that is being insured. Section 149 (4)(a) of the Act states that the Strata must insure on the basis of full replacement value. The vast majority of Strata's determine their replacement value by obtaining a professional appraisal. If your Strata wants these items insured please make sure that you advise the appraiser to include a value for them.

We hope that you will find this information to be helpful. If you have any questions on this, or any other subject relating to strata or unit owners insurance, please don't hesitate to call us at 604-269-1010.