



## In-Suite Renovations or Common Element Upgrades

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As a new or longtime owner you may at some point be considering some upgrades or renovations for your suite. In a Condominium Corporation, the Board of Directors has a fiduciary responsibility to ensure that all renovations are carried out in a way that ensures the ongoing safety and integrity of the building and building systems.

Therefore, owners are required to submit renovation plans to the Property Manager for review and approval of the Board of Directors, prior to undertaking any work.

Upon approval, the owner and the Corporation enter into a formal agreement that will document the approved work plan and the ongoing responsibilities related to that work.

The following information is provided to help owners in the process:

### Alterations

When any kitchen, bathroom or laundry renovations are being contemplated, the unit owner must contact the Management Office, and provide details of what work is being contemplated. The Board of Directors must approve any change relating to the plumbing, electrical wiring or structural walls of the suite.

### Flooring

Where owners wish to change the flooring, located within their suite, to a hard flooring material, such as wood, laminate, tile or stone, specific sound-deadening materials must be installed under the new hard flooring. There are also implications for the insurance coverage of the suite. (see Insurance section below). Owners contemplating changing to hard flooring must first obtain written permission from the Board of Directors. In order to do this, the Owner must submit in writing the following:

- Letter indicating their name, suite number and where the flooring upgrade will be completed (i.e. bedrooms, living area etc.)
- The request must be accompanied by a sample of the under padding or cork underlay along with the specification sheet to ensure it has a IIC Rating (Impact Insulation Class Rating) of 60 or higher.

Once the above is received in the Management Office, an In-Suite Renovation Agreement will be drawn up, which both the owner and the Board of Directors will sign, a copy being kept in the management office.

### Suite Doors and Windows

The suite doors and windows are considered common elements and are the responsibility of the Corporation; however, the resident has the responsibility to maintain these components. Window washing is scheduled twice a year (June & October) for the exterior, inaccessible windows. Residents are responsible for cleaning the interior windows, balcony doors and inside of the balcony railing glass.

Installation of window film or changes to doors/windows must first be requested through the Management Office. Once approved by the Board, the owner will be required to pay for and register an Addition, Alteration or Improvement Agreement (AAI), through the Corporation's Solicitor, to ensure this change is noted on title for the suite.

The suite door is part of the fire protection components of the building and doors must be kept closed and positively latched when not in active use. Residents may not block the suite doors open and must keep the area of the doorway clear of mats or other items that might prevent the door from closing properly.

### Insurance

The Corporation carries all-risks property insurance, liability insurance, boiler and machinery insurance and Directors and Officers Liability insurance. In a major loss, the Corporation's insurance would restore the suite to its original condition, subject to a deductible. The deductible is currently \$10,000 on standard loss, \$25,000 on sewer back-up, and \$25,000 for flood; however, this can change from time to time, based on the current insurance market and the Corporation's claims history.

Every owner is strongly encouraged to always have Condominium Owners Insurance to cover their personal belongings and betterments to the suite. Condominium Owner's Insurance should cover

- Personal property
- Liability coverage
- Coverage for betterments and improvements to the suite
- Coverage for appliances and all flooring
- Coverage for the Corporation's deductible in the event of failure to maintain or negligence on the part of the owner. In accordance with the By-Laws, in the event that a claim occurs resulting from the owner's failure to maintain or negligence, the cost of repairs are billed back to the unit owner up to the level of the deductible.

Any alteration may have insurance implications. For example, in a major fire loss to a suite, the suite would be restored, including drywall and standard cabinetry. However, the owner would be responsible for damages to any upgrades (such as wall covering, built-in cabinets that were not original to the suite etc.). If the fire was caused by an item under the owner's control for maintenance and repair, such as an appliance, the deductible would be charged back to the owner, who would need to make a claim to his/her own insurance company. In the case of flooring – wood, laminate, carpeting etc. – the Corporation's insurance companies DO NOT cover it.

Where the damage has been caused by another suite, such as in a flood, the unit owner must still make a claim to his/her own insurance for damages to personal property or betterments. This is due to a "no subrogation" clause in virtually all condominium insurance policies. One insurance company cannot claim against another owner's insurance company for loss or damages – each owner's insurance must cover his/her own suite, betterments and personal possessions.

We recommend that, when shopping for insurance for your suite, you obtain a quotation from the Corporation's insurance broker. In many cases, a discount is offered to owners in a condominium corporation covered through that broker and the premium may be less than other companies for similar coverage. Having owner's insurance with the same insurance company as the corporation often expedites claims as, no matter what the damage, the same insurance company is covering it. Owner's are, however, free to use whichever insurance company they wish. Should you wish to obtain a quote from the Corporation's broker, please contact the Management Office for their contact information.

Please read your insurance policy carefully before going away for any period of time. Depending on the policy, the insurance company may require the suite to be checked as frequently as every 24 hours. Failing to comply with these requirements may result in a claim being denied.