

GOING AWAY IN THE WINTER?

If you are a snowbird, or plan on going on vacation in the winter, there are provisions under your Unit Owner's Policy relating to damage caused by freezing that you need to be made aware of.

Owners in a condominium will have their Unit Owner's Policy with various Insurance Companies. Insurance Companies have many different wordings, and they may have different limitations and subjectivities. It is important to know what owners' responsibilities are if they are going to be away during "the usual heating season", which in Calgary is typically between October and May.

All Unit Owner Policies contain an EXCLUSION for damage caused by freezing during the usual heating season. There are exceptions (listed below), but these exceptions may differ between various Insurance Companies:

An example of how the exclusion would read:

The Insurer does not insure loss or damage:

1. Caused by freezing during the usual heating season:

- a. Within a heated portion of your dwelling if you have been away from your premises for an extended period of time. The amount of time is determined by your Unit Owners Policy Insurance (some company's state if you are going to be away for more than four (4) days, others two (2) days etc.)

Owners should refer to their personal insurance contract or contact their personal insurance representative to determine this time requirement.

The following provisions may be allowed and grant continued insurance coverage:

- a. Arrange for a competent person to enter your dwelling – how often depends on the individual insurance contract (as mentioned above, we've seen some read every day, every two (2) days, every four (4) days);
- b. Shut off the water supply and drain all the pipes and domestic water containers, or;
- c. If your plumbing and heating system is connected to a monitored alarm station providing 24-hour service.

It is highly recommended that owners refer to their insurance contract 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. If the owner did not comply with the subjectivities for this and is away for an extended period, the owner will not have coverage from their policy:

- Damage to their personal belongings
- Additional living expenses
- Deductible assessment

BFL's Real Estate Team understands the risks faced by Corporations. In addition to protecting your investment, we offer guidance focused around claims prevention, coverage education and bylaw review to property managers, landlords and condominium boards.

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