

PROTECT YOUR CONDO FROM WATER DAMAGE

A helpful guide for condo owners

Condo living is the ideal way for many Canadians to own a home – whether you're a first-time homebuyer or looking to downsize.

Based on in-depth discussions with customers and brokers, we know that some of the most common questions condo owners have are about water damage. So this guide has been developed for condo buyers or owners, with useful information, tips and important questions for a better understanding of the subject.

Before you buy...

It's important for you to understand how much protection you have under your condo corporation's insurance policy and your own policy. Here are some questions you can ask your real estate salesperson, lawyer or property manager:

- What does the corporation's insurance cover and, more importantly, what does it not cover?
- Does the corporation's policy cover just the structure and common areas of your building or complex, or more? (e.g. damage to your unit's walls)
- If there is major damage to your building, is it possible that you would have to make an additional contribution to cover the deductible of the condo corporation's insurance policy?
- What is the deductible in the corporation's insurance policy?
- Are you responsible for the full cost of repairing damage to another unit or for the full deductible on the corporation's policy if, for instance, your dishwasher leaked or your bathtub overflowed and ruined the ceiling and contents of the condo below?

- How is a "standard unit" defined by your condo corporation? Does it cover things like fixtures, ceilings and floors?

Once you've moved in...

- In most cases, you are responsible for insuring any improvements within your unit, as well as contents such as furniture, clothes and electronics.
- In the event of a water leak in the building, who is the condo contact person and what phone number should you call?

You may also want to ask your condo board proactive questions which can help everyone in the building to better handle water damage related issues, such as:

- Has an emergency plan been prepared?
- Would it be worthwhile to do a risk management assessment for the building or complex?
- Does the building's management routinely inform all on-call staff regarding the location(s) of the main water shut-off(s)?



Water damage prevention checklist

- Contact a professional when your plumbing needs repair or replacement.
- Avoid distractions to prevent water overflows.
- Make sure your washing machine is shut off when not in use and check that your washer's discharge hose is fastened firmly in place.
- Don't turn on your dishwasher and leave your unit while it is still running.
- Garbage can clog your toilets, so be sure you never dispose of waste such as kitty litter or grease in them.
- Drop some food colouring into the toilet tank to check for leaks – if the colouring appears in the bowl, there's a leak.
- Ensure the toilet is not running whenever you leave your home.
- Leave your key with your building security office or ask a trusted neighbour to check your home every few days when you are away.

In the event of a water leak

- When a leak or burst pipe occurs, quick response is essential. Call the emergency phone number to inform your building management team even if it's 3:00 a.m., and have a professional contractor come in immediately.
- Fast and proper water removal can help minimize your losses and prevent mold.
- Do not touch electrical wires, appliances or devices.
- You will need an inventory list separating damaged property from undamaged property for filing a claim.

- Take photographs of your damaged property. If the property is covered, RSA will also reimburse you for the cost of developing the photos.
- Keep your receipts for any cleanup costs incurred (e.g. wet/dry vacuum rentals, cleaning supplies, etc).

Coverage that's just right for your needs

In addition to our standard condominium insurance package, RSA offers two more enhanced levels of coverage to meet different individual needs: Comprehensive and Platinum Plus. Enjoy the peace of mind you expect from condo living with just the right protection from RSA.

For more information on RSA's complete line of condo insurance coverage, visit rsagroup.ca.

Hassle Free Claims® Service

As an RSA customer, you'll have access to our Hassle Free Claims Service. We aim to settle every claim fairly and quickly to get your life back on track with as little distress as possible. If you have a claim, contact your insurance broker or call us at **1.800.319.9993**.

We're here to help, 24 hours a day, 7 days a week.

