

## CONDO OWNER'S CHECKLIST

Water damage is one of the leading causes of insurance claims. It can result in costly repairs to your unit and the units around you. Fortunately, there are simple steps you can take to help protect your home and belongings.

### Make sure that:

- Periodically exercise your shut-off valves if they do not turn freely hire a qualified and licensed professional to rectify the problem.
- O Do not force the valves.
- Plumbing fixtures do not drip.
- O Toilets flush and refill properly.
- Toilet supply lines are dry (other than condensation) and secure.
- Kitchen and vanity sinks are secure without water drips or missing caulking.
- Bathtub and shower walls are clean and solid without missing or ripped caulking.
- Check your shower stall floor for visible tile cracking or missing caulking.
- O Before leaving your home, check that your toilet is not running.
- O Do not leave your washing machine or dishwasher running when you are not at home.
- Focus on the task at hand to avoid water overflows (i.e., watching television or talking on your phone devices while running water in the bathtub or shower).
- Check your washing machine hoses regularly for leaks and that your discharge hose is secured firmly in place. Replace rubber washing machine hoses with braided steel.
- To check your toilet tank for leaks, drop a small amount of food colouring into it. If colouring appears in the toilet bowl, you have a leak.
- O Do not dispose of food down your sink especially rice and grease.
- O Do not dispose of items such as cat litter, pills or grease in your toilet.
- Unit heat pumps are working well. The Corporation organizes the replacement of air filters twice a year but if necessary, change them more frequently.
- Heat pump should run smoothly any rattling or odd noises should be dealt with by calling a licensed plumbing or heating company.
- All light fixtures are operational if they are not and the bulb is new call a licensed professional.
- Appliances are functional, clean and in good repair.
- Kitchen fans and fans associated with the range hood or microwave should be cleaned regularly to decrease the possibility of grease fires and smoke.
- Exhaust fans in bathrooms are operational and cleaned periodically.
- Electrical outlets and light switches function properly and are not loose.
- Extension cords and power bars seem to be an essential addition to all households. Make sure they are CSA approved and in good repair with no cuts or cracks. Whenever possible keep them off the floor. Spilt water and poorly kept electrical cords are a dangerous mix and should never be used in a bathroom.
- Lint traps in your laundry are cleaned as needed.
- O Dryer vent duct: replace plastic ducts with flexible aluminum ducts.
- Have the inside of your dryer professionally cleaned every 5 years.
- Smoke, carbon monoxide and heat detectors are operational with batteries changed in the spring and fall. Do not cover your smoke detectors with plastic bags or remove the batteries. Detectors serve a very important safety function in your unit.
- Interior doors in good repair open and close easily and latches/knobs are functional.
- Windows open, shut and lock easily; glass is unscratched, no noticeable drafts, no mold, and seals in place.
- O No visible water-stain marks/damaged drywall around windows, near floors or ceilings
- Keep your lockers clean and uncluttered. Combustible items are not allowed in your lockers. It is also prudent to raise your stored items a few inches above grade to prevent moisture damage to your valued items. Make use of wooden skids or pieces of lumber. Rubber containers with snap over lids are perfect for storing perishable goods e.g. paper documents, pictures etc.
- Only authorized vehicles and one shopping cart per vehicle stall is allowed. Oil leaks must be cleaned regularly; it's your responsibility.



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### **Preventive Measures**

- Have a trusted neighbour or friend check in on your home if you will be away. This should be done every 2 days or as prescribed by your Insurance Policy.
- Everyone one has a friend or neighbour that has experience with plumbing and electrical, they mean well but their work is not guaranteed and certainly not insured. Your insurance may be compromised or you may open yourself up to a lawsuit. Is it really worth it?
- Be cautious when attaching pictures, mirrors, hanging ornaments etc. to walls or ceilings. Plastic water lines feed your sinks, bathtubs and showers and are located in your walls and ceilings.

#### Did You Know?

- O Some condo buyers think they do not need household insurance, because it is somehow covered by the Corporation through their monthly common expense payment. This is not the case. Do an inventory of all of your personal belongings, such as furniture, jewelry, artwork and clothing, so that you can buy sufficient replacement cost insurance if anything happens and remember this should include your locker and parking space. Creating still photos or a movie of all your items will prove useful in case of a claim. By purchasing the right kind and amount of insurance for your condo, you will avoid unwanted surprises or assessments if something happens later. Discussing your insurance needs with a qualified Insurance Provider is an important step in owning a condo.
- O So you want to cover your balcony/terrace with wooden tiles, carpet or other floor coverings. Before you purchase any supplies contact the Property Manager for a form called Renovation Request, which must be properly filled out and returned to the PM for Board Approval. "Your" balcony or terrace is a common area and any changes no matter how small must be approved by the Board. Changes to the common area sometimes have unforeseen issues relating to adhesives leaking to other balconies or mounting hardware that may puncture the building envelope causing serious and expensive damage to other suites and the building, your home. There are also floor coverings that promote moisture accumulation and these are not allowed.
- Burst washing machine hoses have to be one of the most common causes of catastrophic water damage in homes. Every time a washing machine shuts off the water, a shockwave is sent through the water pipes. As rubber hoses age, they lose flexibility. A good rule of thumb is to replace rubber washing machine hoses every five years with Stainless Steel Braided Hoses as they are much more resistant to bursting, and they are fairly inexpensive. It is also prudent to shut the water off to your washing machine after you finish the laundry and for when you are away from your suite.
- If you discover water in your suite, locate the problem immediately and turn the shut-off valve clockwise to turn off the water supply. Contact the Concierge for further assistance. Familiarize yourself with all shut-offs in your suite.
- A complete copy of the Condominium Rules is available from the Property Manager

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