

RESPONSIBILITY FOR REPAIRING THE DAMAGE INSIDE THE UNIT

The responsibility for repairs is determined by the Strata Corporation's bylaws:

- R.3 Repair and Maintenance of Property by Owner**
- S.4 Repair and Maintenance of Property by Separate Sections**
- S.5 Repair and Maintenance of Property by Strata Corporation**

http://www.theclassico.ca/uploads/7/0/7/6/7076252/consolidated_bylaws-classico-nov_27_2017.pdf

In general, the Strata Corporation is responsible for repairs to common property, and the Owners are responsible for repairs to their units.

The actual policy in force as defined in aforementioned Strata Corporation's bylaws is:

- When cost of repairs after water damage inside the Owner's unit is less than Strata insurance deductible (currently \$100,000.00), the Owner is responsible for repairs regardless of the cause and origin of damage.
- When cost of repairs after damage inside the Owner's unit is more than Strata insurance deductible, Strata Corporation makes an insurance claim and covers the cost of repairs. The Owner of the unit is responsible to reimburse the Strata Corporation for the deductible.
- This also applies to cases in which, for example, a wall must be open to access (common property) pipe behind it, in order to repair it. The following will apply:
 - If the damage is less than the Strata insurance deductible, the Strata covers the cost of repairs to the pipe, but the Owner is responsible for repairs to the damaged wall of their unit.
 - If the damage is more than the Strata insurance deductible, the Strata makes an insurance claim and covers the entire cost of repairs. The Owner of the unit is responsible to reimburse the Strata Corporation for the deductible.
- When the water damage to the unit originates in another unit and the damage is below Strata insurance deductible, the Owner whose unit sustained the damage may contact the Owner of the other unit if they wish to recover the cost of repairs.

STRATA INSURANCE DEDUCTIBLE CHARGE BACK

Owners are responsible for the Strata Corporation's insurance deductible in the event of a claim for repairs of damages within an Owner's unit. Owners should ensure that coverage for such deductible charge back is included in their individual homeowner's insurance. Current deductible is \$100,000.00