

STRATA INSURANCE RATES ARE RISING.

Here's why and what strata councils and unit owners can do.
(Answers to frequently asked questions)

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What has changed?

Over the course of 2019, strata corporations across Canada either received notice of a premium and/or deductible increase on renewal of their building insurance policies, or were advised that they should budget for increases on their next renewal.

In B.C.'s Lower Mainland region, where an estimated half of its total 2.7 million residents live in strata-titled property, these increases are having a widespread impact. One real estate insurance brokerage advised its Vancouver strata corporation clients that they should budget for a 25%+ increase in insurance costs for 2019, possibly higher if the property had suffered losses. Some renewals have reportedly increased anywhere from 50% to 300% and the deductibles to cover claims have also increased substantially, from \$25,000 per claim to as high as \$250,000 and \$500,000; at least one building has had its deductible increased to \$750,000.

What do strata insurance policies typically cover?

The owners of individual units in the strata building all own a proportionate share of the common property. To help ensure that all owners' equity is protected, the Strata Property Act requires strata buildings to be insured for full replacement value of all common property, common assets, and fixtures. This includes the original construction, including finishing attached to the building. The insurance valuations must be based on recent appraisals.

Because of the ownership structure of stratas and their commercial-grade systems (plumbing, boilers, electrical, heating and ventilation), strata buildings are insured with a commercial property insurance policy, which is typically used for businesses but modified for strata property.

Strata unit owners insure their contents, plus upgrades made to the unit, under a "condo" homeowners' policy. These policies include two crucial coverages: 1) liability insurance to cover damages from losses that originate in the unit and extend to the common area or other units, and 2) coverage for a portion of the strata building's deductible in the event of a major claim.

Why are strata building insurance premiums increasing, and why is the increase so high?

For any business, when cost increases threaten to cause deficits, remedial action is needed. That is especially true for insurance: insurance companies must maintain reserves to meet the demands of future claims, and they must disclose financial information to the federal regulator, the Office of the Superintendent of Financial Institutions, to demonstrate that they are meeting its requirements.

Like other financial instruments – interest rates, for example – insurance rates are constantly being revised in reaction to market forces and emerging trends. Such is the case now with commercial insurance in general and strata building insurance in particular. The past years of growth in B.C.'s strata-housing market created a protracted and highly competitive market where normal-level premiums were unduly suppressed. Along with housing prices and financial products, insurance rates tend to follow market cycles.

Other factors leading to strata insurance premium increases include:

The number of claims has increased.

When a water failure or fire occurs in multi-unit buildings, multiple units are often affected. The result is a higher likelihood that the cost of repair will be substantial. The increasing growth in the number of strata developments, the aging of strata buildings (many date back to the 1970s and '80s) and the natural reluctance of strata owners to undertake major system upgrades until problems occur with more frequency all add up to increased insurance claims and repair costs.

If your building has a history of claims relating to water escape from system failures and/or resident activities, or it has an aging building system with a poor record of maintenance, its increased risk profile will also add pressure to the costs and levels of deductibles.

The cost of rebuilding has increased.

B.C. saw real estate property values increase a few years ago. Even though government has imposed measures to cool the market down, property values remain high and construction costs in the Metro Vancouver region have risen between 7 and 15% in the past year.

The local market is affected by global losses, which are increasing.

The increase in frequency and severity of fires, floods, severe storms, and earthquakes elsewhere in the world reminds us that we face a similar escalation of risks here at home.

Recent advances in technology and computer modelling are making more information available about areas that may be at higher risk of fire, flood and earthquake. This modelling technology, plus the actual insured costs of recent major Canadian losses, has allowed insurance companies (also referred to as insurers) to make more accurate evaluations of how much insurance should cost in a given area.

To keep the cost of insurance as low as possible, insurers are allowed to transfer the need to maintain reserves for catastrophic losses (those over \$25 million) to other insurance companies known as reinsurance companies. While this has the benefit of keeping premiums lower, it also makes local insurance rates vulnerable to losses that occur elsewhere in the world.

Catastrophic losses from weather-related incidents are a leading reason for current premium increases. As reported by the world's largest reinsurance company, Munich Re, 2018 was the fourth-costliest year since 1980 for insured losses. And 2017, with hurricanes Harvey, Irma and Maria, was the costliest. With major weather-related payouts occurring annually, companies are incorporating that risk into pricing because it's now the new norm.

Increasingly, smaller, regional insurers are leaving the strata-building market to the larger, national insurers, which is reducing the competitive options for strata corporations.

How does this impact owners of strata units in B.C.?

Strata unit owners should be aware of impact on the building policy and their unit policy:

If your strata corporation is faced with a substantial increase in insurance rates, the cost will be reflected in your annual budget that determines your annual strata fees. If the deductible is dramatically increased to \$100,000, for example, it means any claims under \$100,000 are not covered by insurance and, subject to your bylaws, each owner is likely responsible for damages to their strata lot with the strata corporation responsible for the cost to repair common property. The result is many of the repair and replacement costs that have been covered by the policy of insurance taken out by the strata corporation will now be downloaded onto the affected owners in the event of a claim.

Coverage for owner liability more important than ever. The Strata Property Act establishes building insurance deductibles as a common expense, but also allows the strata to sue an owner to recover the cost of repair or the deductible portion of a claim if the owner was responsible for the loss.

To save the potential legal costs of suing an owner to prove their negligence caused the loss, many stratas have passed bylaws making owners “strictly liable” for any losses that originated from their units. Review your strata bylaws: How does your strata approach this issue?

Condo policies can include coverage for this transfer of the deductible costs to owners. If an owner is responsible for a claim (for example, their washing machine hose fails, and escaping water causes damage to other units and common areas), the owner could be responsible for the \$100,000 deductible or the full cost of repair if it is less than the deductible. Now, more than ever, unit owners will want condo homeowner insurance that covers their liability in the event of a claim for damages to their unit, as well as the cost of a deductible or the risk of being sued by other owners if they cause a claim.

What can your strata do to limit the risk?

Strata councils:

1. Be aware that being able to demonstrate long-term stability and a proactive approach to building maintenance will put your building in the best light and the best position for risk assessment. In these current market conditions, switching insurance brokerages or insurers may not be in your strata’s long-term best interests.
2. Review your strata’s depreciation report to ensure your strata is meeting regulatory requirements, and that the report’s recommendations are reflected in the building’s maintenance and repair plan for items that pose a risk such as roofing, water lines, and drainage systems.
3. If the strata corporation is faced with a change in insurance, dramatic increases in cost and deductibles, or the possibility of no coverage, immediately give notice to all owners regarding the changes. Early disclosure will help owners understand the situation, work together toward a solution. Provide the new summary of insurance as soon as it has been renewed so that owners can amend their unit coverage accordingly in a timely manner.
4. If your building fails to obtain insurance, contact a lawyer to identify determine the potential liabilities and risks for owners and council members and what next steps you should consider.
5. Repair access or building issues that may risk an injury. Address broken sidewalks, or security issues.

6. Work with owners to manage risks:
 - a. Ensure that all owners have access to the water shut-off to their units so they can quickly shut the water off themselves in the event of a leak.
 - b. Verify that all units with washing machines have upgraded their hoses to braided steel. Failed rubber hoses in cramped closets and spaces are a chronic cause of water damages.
 - c. Remind owners that thanks to the soft water in the Lower Mainland they can reduce the amount of soap they use in dishwashers or washers. For later model appliances, use the high-efficiency soap that is recommended. Excess soap suds can build up and temporarily block pipes.
 - d. Owner activities, such as smoking, barbecues on balconies, balcony gas heaters, in-suite hot water tanks, and storage of flammable materials increase the risk of a fire or flood.
5. Update your bylaws: Bylaws that present a risk of human rights complaints also increase your risk. Comply with the Strata Property Act and enforce your bylaws. Failure to properly enforce bylaws or comply with any enactments of law can result in claims with the Civil Resolution Tribunal, the B.C. Supreme Court, or the B.C. Human Rights Tribunal. All of these increase your risk and ultimately the cost. Past decisions relating to stratas are available online (see links below.)

All owners:

1. The strata council and all owners should work closely with your insurance broker. Brokers are working tirelessly to place coverage for all strata corporations, but in some circumstances because of values and claims history, there may also be a limit to coverage. Invite your insurance broker to attend your annual general meeting to explain the changes to the building's insurance.
2. It is imperative that you as a unit owner have proper condo insurance for your unit. Your strata corporation is required to provide all owners with details of all building insurance policies and warranties in effect. Be sure you understand your strata building's coverage, limits, and deductibles, and how the strata council and/or your strata bylaws may apportion or assign responsibility for deductible or under-the-deductible losses. Relay those conditions to your insurance broker, who will explain your coverages and options.

Further resources:

Condominium Home Owners Association of BC

<https://www.choa.bc.ca>

Click on "Search CHOA's 1000+ Resources and use keyword "insurance"

B.C. Housing Policy Branch Guide to Strata Housing

<https://www2.gov.bc.ca/gov/content/housing-tenancy/strata-housing>

Click on "Operating a Strata", "Finances and Insurance"

Civil Resolution Tribunal

<https://civilresolutionbc.ca/>

Click on Resources > Decisions

B.C. Human Rights Tribunal

<http://www.bchrt.bc.ca/>

Rebound

<https://www.bcbroker.ca/rebound/>

Click on "Strata"

Insurance Bureau of Canada Industry Facts Book 2019

http://assets.ibc.ca/Documents/Facts%20Book/Facts_Book/2019/IBC-2019-Facts.pdf

Condominium or Strata Coverage

<http://www.ibc.ca/bc/home/types-of-coverage/condominium-or-strata-coverage/>

About the Insurance Brokers Association of BC (IBABC)

The Insurance Brokers Association of B.C. serves as the voice of the general insurance brokerage industry in the province of British Columbia. IBABC is the primary provider of pre-licensing and continuing professional education for general insurance intermediaries in B.C. IBABC represents the interests of the public and its member brokers to government and to industry stakeholders. IBABC represents more than 900 brokerage locations employing more than 15,000 licensed brokers in approximately 140 B.C. communities, providing choice, advice and advocacy in insuring the homes, vehicles, businesses and other assets of British Columbians. For further information contact Sarah Polson, communications director, IBABC, spolson@ibabc.org, www.bcbroker.ca

INSURANCE FAQ

Q: What is a hard market?

A: An insurance market is characterized by a high demand for insurance coverage with a reduced supply. Premiums are high and insurers have very strict underwriting guidelines.



Q: What caused this hard insurance market?

A: An increase in catastrophic weather related losses affecting the global community along with poor performance in the residential real estate sector. These claims trends, along with suppressed pricing and deductibles over the past several years, have resulted in insurance companies paying out more in claims than they collected in premiums.

Q: How long will this hard market last?

A: It's impossible to predict, however this hard market is expected to continue well into 2020. Once insurance companies "right the ship" and become profitable, more insurers will be willing to participate in this class of business and the market will begin to soften.

Q: How will this affect our strata corporation?

A: Hard markets, reduced capacity and fewer markets participating in residential realty have presented brokers with more difficulty in continuing to provide customer with the same insurance coverage they have been able to obtain in the past.

- Often times, renewal terms have been delayed as brokers scour the market for the best terms available.
- Strata corporation's should budget for a minimum 35% increase in premium, even on properties with no history of losses and full building updates (roof, plumbing, heating and

INSURANCE FAQ

electrical). Stratas with losses or those that have not undergone updates should expect greater increases.

- Appraisal values are also on the rise, between 5 – 10%. This directly affects the insurance premium because the premium is based on the insured value.
- Deductibles are also on the rise so it's more important than ever for all unit owners to be reviewing their personal insurance with their broker, to ensure they have adequate limits and coverage.

Q: What leverage does Associa have in this hard insurance market?

A: Your Insurance Broker shops the Associa portfolio of properties as a whole. While each property is underwritten individually, the volume of the Associa portfolio provides great buying power and greatest 'bang for your buck'.

Q: What can we do as Owners of a Strata Corporation, to minimize the impact of this hard insurance market?

A: Right now, maintenance and loss prevention are key. Owners should focus on what proactive measures can be taken immediately and over the course of the next 5 - 10 years, in order to minimize their risk of a potential loss.

Maintenance

- What investments have been made to the major building systems? Buildings over the age of 25 will need to have full updates to these systems (or at least professional inspections evidencing good condition).
 - Roof
 - Plumbing
 - Heating
 - Electrical

Loss Prevention

- Consider installing a water detection or shut-off system in each unit
- Although smoking isn't prohibited by the governing regulations, councils may consider taking measures to ban such activities via their bylaws
- Install braided hose lines (appliances, toilets, etc.)
- Remove debris from gutters and drains regularly
- Plan for hot water tank replacement before the end of suggested lifespan
- Test sump pumps every 2 – 3 months and clean annually before the rainy season
- Keep snow removal and salting logs
- Ensure all contractors working on premises carry liability insurance



PREPARING FOR 2020 Insurance Outlook

DECEMBER 10, 2019

In the past several years, the insurance industry has experienced record catastrophic losses. 2017 alone resulted in payouts close to \$100 billion in insured losses. In 2018, Canada suffered monumental weather losses in the neighbourhood of \$1.9 billion. As 2019 comes to a close, we reflect back to the abrupt underwriting changes in the marketplace as well as prepare for the year ahead.

2019 marked a year of significant transformation in the insurance industry. As a result of ongoing financial losses due to global catastrophes, insurers began actively reassessing their capacity limits and countered with dramatic rate and deductible increases. In particular, the real estate and strata market was the hardest hit, with the additional burden of industry-high water damage claims. While the first double digit increases were implemented in the beginning of 2019, the industry has continued to harden with rates and deductibles have been increasing exponentially each month.

Based on continued overall poor performance in this market, the year ahead is predicted to be as volatile as 2019. While historically, there have been a large number of insurance companies interested in this class of business, this is simply not the case in today's marketplace. Due to years of poor financial results, some insurers have chosen to cease insuring strata corporations altogether. As a result, a finite number of insurers have remained and these insurers are closely scrutinizing each risk to determine appropriate terms and coverages.

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**BC Condo
Owners brace for
sticker shock as
insurance rates
surge 50 – 300%**

– Tony Gioventu
CHOA – GLOBAL TV
NOVEMBER, 2019

Categorized Review

Risk Review

During this time of actuarial review, there are several risk categories that pose challenges for underwriters and may result in extensive rate and deductible increases.

Value of Buildings

A crucial factor affecting insurance is lack of available capacity. For buildings with high appraised values, there is a concern of finding enough insurance companies to offer property insurance at full replacement value (i.e. to the approved value). It is not uncommon to have 15 or more insurers on one property policy. As capacity is shrinking rapidly, more insurance companies are needed to participate. With numerous insurers participating in a single property, this may require participation from the most reluctant insurers who do not have an appetite for this risk, but will agree to take on risk at considerably higher rates and deductibles. Inversely, smaller properties are also being impacted. While less insurers may be involved on the policy, each insurer also faces a higher risk on their investment. Even one smaller claim can significantly affect insurer's profitability and the strata's loss ratio (a comparison of premium collected vs claims paid).



Construction Type

Fire resistive “high rises” have large values which can be challenging to underwrite. In addition, these properties tend to have high frequency and severity of claims. In particular, large water damage claims are on the rise with this construction type, and deductibles are increasing as a result. Wood frame buildings are also becoming increasingly difficult to insure, especially non-sprinklered wood frame buildings with a statistically high Maximum Possible Loss exposure.

Age of Buildings/Building Upgrades

Insurers are especially interested in information on strata upgrades and improvements for buildings over 20 years old. Risk management is crucial and information on preventative measures needs to be communicated to insurers. Regular updates are valued by insurers.

Catastrophic Exposure: Flood/Earthquake/Fire

British Columbia is a desired location for home owners due to our natural beauty. Our location also poses great challenges for insurers with the increased exposure to flood, earthquake and forest fires. Insurers globally rely on re-insurance for these catastrophic causes of loss. Re-insurance prices globally continue to rise in light of ongoing worldwide claims. Insurers are now relying heavily on statistical and geographic mapping and disaster modelling to safely and responsibly deploy their capacity in high risk areas. This means that properties located in higher risk territories will see greater scrutiny on both premiums and deductibles.

Loss Ratio

Typically, loss ratio has been the driving factor with regard to rate and deductible allocations. This is still the case but insurers are now also closely reviewing any claims frequency and severity. In many cases, insurers will refuse to offer capacity if they feel the loss ratio is not in their desired five-year range. Stratas with claims experience in the past five years will be scrutinized by insurers, and loss prevention actions are considered by insurers when applying rate and deductible increases.

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The insurance industry incurred nearly \$400,000,000 of catastrophic losses in the first quarter of 2019. The worst first quarter since 2002 in underwriting terms.

— MS Research Inc.
JULY, 2019

Until insurer’s profitability returns, there is no relief in sight and hard market conditions will continue through 2020.

— Andrew Kemp
DECEMBER, 2019

Let us help



It is more important than ever before to demonstrate the value and desirable attributes of each Strata Corporation. Your Risk Advisor will work with you to understand your property and ensure that it is described in its best light with the insurers. Our commitment to you is to achieve the best available coverages, rates and conditions in this challenging marketplace.



CapriCMW Recommendations and Partnership Strategy

One of our commonly asked questions is “how will I budget for 2020?”

It is very difficult to provide blanket budgets, as premium increases vary dramatically starting at 30% and escalating above 100% based on the properties construction, age, location and individual risk profile. **We recommend you work with your CapriCMW Risk Advisor on an individual Strata Corporation basis for accurate and regular budget information.**

We recognize that this market has been becoming more volatile from month to month and thus capacity and rate have hit a critical state. We have seen circumstances where Strata Corporations have not been offered renewal through their existing brokers or have only been offered property insurance at less than full replacement value (“loss limit” policy). Fortunately, so far, **CapriCMW Insurance has been able to place coverage for all of our risks, and in particular, our Strata Corporation clients for their full replacement value.** Our main strategy is to ensure you have full replacement cost and you are in compliance with the requirements under the BC Strata Property Act. If capacity and rates within the traditional marketplace are simply not available, we will present a Loss Limit proposal to you for consideration and will recommend Council obtain independent legal advice.

CapriCMW Insurance is a Broker, meaning we work for you - we act as your representative, negotiating and advocating with the Insurers on your behalf. During this tumultuous time, our team involvement on your risk ranges from our President to our Executive Team to your trusted Strata Risk Advisors. We are working for you to ensure you have the insurance that you need. Our proprietary process allows us to retain committed, loyal insurers on your policy which in turn provides stability to you.

While these rate and deductible increases may prompt discussions of alternate quotes, today’s marketplace conditions makes it virtually impossible for a second broker to provide a proposal. In fact, we are now seeing circumstances where two brokers enter the marketplace, and due to limited capacity and split market access, neither are able to finalize a full replacement cost option for the Strata. **As your Trusted Advisor, we will continue to provide you with regular updates on our process, the state of the marketplace and status of renewal discussions.**

Our Promise



CapriCMW is your advocate and business partner. We are committed to achieving the best possible results in this challenging marketplace.



Strata Risk Control

In the current insurance market, underwriters are scrutinizing each individual risk in greater detail than ever, and in particular, the loss experience and building updates of the strata, particularly those over 25 years old. Stratas with losses are facing more acute increases to rates and deductibles.

It is highly recommended for stratas that have suffered losses to demonstrate that they have specific and actionable plans for mitigating and preventing future occurrences. Noted below are general recommendations; the strata community will need to determine the best tools and maintenance practices to best prevent losses.

General Recommendations

1. Bylaw Review

The strata should engage a lawyer or legal services to review the chargeback bylaw and ensure it captures intent with regards to the deductible bylaw. The strata may wish to enact bylaws to assume responsibility for repair and maintenance of certain aspects of the strata lot – i.e. sprinkler cages or replacement of supply lines.

2. Owner Education

Risk control is only effective if there is commitment from the strata community. We would recommend that all owners are kept informed with regular communications. The strata may wish to convene town halls or similar meetings, especially if they have suffered losses, to educate owners regarding:

- Collective, community responsibility for loss prevention and mitigation
- Deductible chargeback
- Water shutoff locations
- Emergency contact numbers
- Best practices for:
 - Absences from units
 - Running dishwashers, dryers, and washing machines
 - Cigarettes and BBQs (if permitted)

While a loss prevention meeting may not be a concrete risk management measure, we would certainly note this occurrence in our underwriting file along with the percentage of owners who attended.

3. Inspections

The strata should have regular and scheduled inspections of major building components and as required by code.



4. Repair and Maintenance

It is critical that the strata maintains the building components and systems with regular, scheduled maintenance using proper trades. Attritional losses are a key driver of strata losses and stratas must maintain their systems and follow recommendations of experts to minimize losses.

5. Best Practices to Transfer Risk

All work should be completed by reputable, independent contractors that can provide evidence of liability insurance, noting the strata as an additional insured. It is also important to get a copy of the WCB Clearance Letter.

Contact your **CapriCMW Risk Advisor** for more information and resources.



Prevention and Mitigation of Specific Losses

The risk control measures below are examples of actions a strata can undertake to prevent or mitigate losses. We appreciate each strata is unique and note this list is not exhaustive nor is each recommendation necessarily appropriate for each strata insured. We recommend the strata obtain expert advice as required.

CAUSE OF LOSS	LOSS
General Loss Control	<ul style="list-style-type: none"> • ALL owners should be educated on water shutoffs and provided with emergency contact procedures. • Owners should have emergency contact (caretaker or volunteers) that are available to guide plumbers to the master water shutoff if required. • Work should only be completed by insured, independent contractors for both strata and individual unit repairs and upgrades (avoid DIY claims). • It is not recommended to use major appliances while under the influence of drugs or alcohol. • If water is shut off, you may wish to go door to door or make phone calls to ensure owners are certain water sources are off before water is turned back on.
Sewer Back Up	<ul style="list-style-type: none"> • Educate owners about proper disposal methods of wipes and other materials that should not be flushed down toilets. • Educate owners and tenants about proper grease disposal. • Consider a backwater prevention valve.
Water Supply Line	<ul style="list-style-type: none"> • Change from plastic to braided lines as per the example on the following page. • Conduct periodic inspections of all supply lines.
Sprinkler Discharge	<ul style="list-style-type: none"> • Educate owners and tenants about not hanging items on sprinkler heads. • Consider sprinkler cages, particularly in lower ceiling areas or garages.
Dishwasher Leak	<ul style="list-style-type: none"> • Educate unit owners about preventing and attending to leaks upon discovery. • Consider installing water leak detectors. • Require or recommend owners replace leaking dishwashers.
Sink/Tub Overflow	<ul style="list-style-type: none"> • Educate unit owners about preventing and attending to overflows upon discovery. • Consider installing water leak detectors.
Fridge Line Leak	<ul style="list-style-type: none"> • Educate unit owners about preventing and attending to leaks upon discovery. • Consider installing water leak detectors. • Water should be turned off when owners or tenants are away on vacation.
Washing Machine Overflow	<ul style="list-style-type: none"> • Educate unit owners about preventing and attending to overflows upon discovery. • Consider installing water leak detectors. • Ensure that the discharge line is secured properly to drain the stack.



CAUSE OF LOSS	LOSS
Toilet Leak	<ul style="list-style-type: none"> • Educate unit owners about preventing and attending to leaks upon discovery. • Consider installing water leak detectors. • Require replacements of any crane toilets.
Hot Water Tank Burst	<ul style="list-style-type: none"> • Educate unit owners about preventing bursts. • Require tank changes based on life expectancy. • At the time of changes, install drain pans that are plumbed directly into the drain.
Pipe Burst	<ul style="list-style-type: none"> • Consider installing water leak detectors. • Install shutoffs in every unit or make the shutoff accessible to unit owners. • Conduct periodic pipe inspections and implement a replacement program or full re-piping. • Consider installing a water treatment system.
Shower Diverter	<ul style="list-style-type: none"> • Educate unit owners about preventing and attending to leaks upon discovery. • Require shower diverter changes based on life expectancy.
Exterior Drain Back Up	<ul style="list-style-type: none"> • Implement a mandatory seasonal drain basket clearing program. • Have drains hydro-flushed every two years.
Roof Leak	<ul style="list-style-type: none"> • Expert reviews. • Replace the roof at the end of its lifespan. • Conduct ongoing inspections and maintenance.
Snow Damming	<ul style="list-style-type: none"> • Insulate attics. • Consider installing heat tracers.
Fire	<ul style="list-style-type: none"> • Annual dryer vent cleaning. • Annual fire testing including smoke alarms. • Stratas with aluminum wiring should confirm all connections are pigtailed.
Kitchen Fire	<ul style="list-style-type: none"> • Supply and install small homeowner-style fire extinguishers in every unit.
Smoking Material Fire	<ul style="list-style-type: none"> • Educate unit owners about fire prevention and proper disposal of cigarette butts. • Implement a non-smoking bylaw.
Mailbox Break and Enter	<ul style="list-style-type: none"> • Install security cameras in the lobby. • Install high security Canada Post boxes. • Install additional high security doors over your mailbox system.

BUDGET EXAMPLE FOR PLUMBING RISK CONTROL

Basic One Washroom Home (no additional repairs or longer supply tubes)

- Replace Kitchen Sink Supply 20" Lines x 2 - \$85
- Replace Dishwasher Braided Supply Line New Style 48" - \$124
- Replace Vanity Sink Supply 20" Lines x 2 - \$85
- Replace Toilet Supply Line 12" x 1 - \$72

Total \$366 (basic braided supply line with no valve issues)