

# Condo Claim Guide

Helping You Put The Pieces Back Together

## THE CLAIM PROCESS

**We are here to help you recover and avoid disruption to your everyday life by supporting you every step of the way in the event of an incident involving your home or property.**

**Making an insurance claim on a condo unit can be complex because there are multiple parties involved:**

- You
- The condominium corporation
- The owners of other units that may be affected
- Property managers

Each party may have their own policy, most likely with a different insurer and with different policy coverages. This guide provides a general overview of what you can expect. As every condo claim is unique, your claims representative will guide and support you through the process of resolving your claim.

This guide is a general overview of what you can expect during the course of your claim. These steps may vary depending on your circumstances and the available coverages in your policy.



**Claims Service**  
1-844-929-2637  
talktous@wawanesa.com

**Office of the Ombudsman**  
1-844-241-0229  
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## The First Steps

When you report an incident (also referred to as a loss), our top priority is to help you recover and avoid disruption to your everyday life. To begin, your claims representative will need to know whether:

- your unit is affected and if the loss originated within your unit;
- other units or common properties were affected;
- damaged property was part of the original construction of the unit (see Original Construction under “Terms to Know”);
- your condominium property manager is aware of the incident and has filed an insurance claim against the condo corporation’s policy.

In most cases, copies of your condominium bylaws and the Declaration page of the corporation’s insurance policy are also required. It is important we explore every insurance policy available for coverage in relation to the reported incident.

## Policy Considerations

Your Condominium Unit Owner Policy provides coverage for damage to your unit improvements and personal property, as well as additional living expenses and rental income losses you may incur. Depending on the loss location, you may be entitled to additional coverages. Your claims representative can provide advice on any relevant limitations or exceptions.

**The following coverages are particularly important in processing your claim. Please refer to your policy for exact details and address any questions with your claims representative.**

- Condo Deductible Assessment Coverage
- Condo Unit Owner Improvements
- Condo Unit Owners Loss Assessment Coverage
- Condo Additional Coverage

## Terms to Know

These terms are often used in condominium policies and claims.

### COMMON PROPERTY

Property and/or space shared by all members of the corporation, such as the lobby, elevators, common hallways and exterior of the building. The Provincial Legislation requires the corporation to maintain insurance on common property, common assets and buildings shown on the original plan, and may include fixtures built or installed as part of the original construction.

### ORIGINAL CONSTRUCTION

Fixtures that were installed at the time the condominium was built would be considered original to the building, such as wall coverings and flooring, plumbing and electrical.

### UNIT OWNER IMPROVEMENTS

Improvements to the unit made by you or acquired by you at your expense, subject to the policy limitations and conditions. For example, if you or the previous owner have upgraded the flooring or the kitchen cabinets since the building was constructed, the upgraded value would be considered an improvement.

## LET US KNOW HOW TO CONTACT YOU

Communication is the key to getting the job done for you, so be sure to tell us whether email, telephone or fax is the best way to reach you. Advise your claims representative of any changes to your contact information.



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## DEDUCTIBLES

The insurance policy carried by the condominium corporation will have a deductible that applies to their policy. Water damage often has a separate deductible. Where the bylaws and the governing provincial legislation permit, your condominium corporation may assess an individual unit owner for the condominium corporation deductible. You may be assessed in a situation where you are not negligent or legally liable for the damages.

## FAQ

**A pipe burst in my unit and caused water damage to the unit below. Who will pay for the damages?**

If this is a covered loss, damage to your personal property or improvements will be covered under your policy. Depending on the loss location, damage to the original construction in your unit may be covered. Damage to the unit below should be covered by the condominium policy. Damage to contents and improvements in the unit below and their additional living expense costs are usually covered by the unit owner's policy. In some circumstances, you may be assessed the condominium's deductible which is covered under your policy.

**My washing machine hose came loose, and I had no damage in my unit, but the unit below was damaged. The condominium corporation wants me to arrange repairs. Am I obligated to do this?**

No. Your policy does not make you responsible for arranging repairs to someone else's unit; they should contact their own insurer. If the condominium corporation arranges repairs and assesses you for the amount up to their insurance deductible, we will pay a valid assessment to the limit mentioned in your Declaration as long as this is required under the condominium bylaws.

**I accidentally left the water running and the bathtub overflowed, causing water damage to the unit below. What will my policy cover?**

In this case, you would likely be held legally liable for the damage.

- Your policy may include coverage for your contents, unit improvements and additional living expenses if required.
- It may also pay for an assessment of the condominium deductible if you are required to pay to the limit on your Declaration page. As you are a member of the condominium corporation, the corporation can only assess you up to the amount of the deductible if permitted under the condominium bylaws.
- Under your Legal Liability coverage, we may pay for contents, unit improvements and additional living expenses of the unit below. These claims will usually be presented by their insurer, as we would not undertake repairs directly.

## Customer Service Standards

Your claims representative is available to assist you and provide guidance regarding your claim and policy coverage, so please reach out should you have any questions.

We aim to provide excellent customer service and support to all of our policyholders. Our goal is to respond to you as soon as possible throughout your claim experience. Claim volumes do vary significantly with severe weather, affecting our response times. In these cases, your patience is appreciated.

This guide references general information and each claim will be determined on its specific facts and coverages. Please review your policy and contact your broker or claims representative with any questions.

## ADDITIONAL LIVING EXPENSES

Speak with your claims representative if you must make alternative living arrangements for yourself (such as hotel or other short-term housing), or even pay to board your pet(s) while your home is being repaired.

Your claims representative can help you understand what may be reimbursed. Remember to keep your receipts.

## FAIR RENTAL VALUE

If you rent out property that is damaged, speak with your claims representative. In some situations, you may have all or part of the loss rental income paid back to you as part of your claim. Remember to share this information with your claims representative and provide a copy of the tenant / lease agreement as well as confirmation of rental income.



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