

# Understanding your condominium/strata or co-op claim

→ We understand the property claim process can be confusing if you are the owner of a condo or member of a co-op. You may be asking yourself questions such as: What am I responsible for? Will my condo association or co-op board cover anything? Although answers to these questions may vary according to your master deed, by-laws or proprietary lease agreements, there are certain rules of thumb you can follow to determine who may be responsible for repairing or replacing your damaged property. Below are some useful tips as well as answers to a few of the most frequently asked questions we receive about condo/co-op claims. We encourage you to contact your Travelers Canada claim professional if you have additional questions or concerns regarding your claim.

## What you can do

Please take the following steps as early as possible to help us resolve your claim more quickly:

- Notify a member of your condo/strata association or co-op board or its management company of your loss.
- Obtain the name of the insurance company that provides property coverage for your condo/strata or co-op, and determine if condo/strata or co-op officials will be filing a claim with that insurance company.
- Make sure you have a copy of the master deed, by-laws and/or proprietary lease agreement(s). If you do not have a copy of these documents, you should contact your management company to obtain a copy. Your claim professional will need a copy of these documents to resolve your claim.
- Discuss with your Travelers Canada claim professional whether there is anything you should do to prevent further damage to your property before making any repairs. Be sure to keep all receipts and invoices for any work completed.
- Review your Travelers Canada insurance policy. If you have questions about your coverage, ask your claim professional to walk you through your policy.

## Frequently asked questions

**Q: What is my condo/strata association or co-op board?**

**A:** This is the group that manages the collective interests of the members of your complex.

**Q: Do I have to involve my condo/strata association or co-op board if I have a claim?**

**A:** Yes, it is important to involve them because some or all of your loss may be covered under their insurance policy. Also, many associations, boards and management companies will file an incident report to document the loss to your property and the actions taken to mitigate the damages.

**Q: What are master deeds, by-laws and/or proprietary lease agreements?**

**A:** Master deeds, by-laws and/or proprietary lease agreements are documents that define the rules and regulations for your condo/strata or co-op and its members. These documents will help you and your claim professional sort through who is responsible for covering the damages.

**Q: How do I know what is covered under my Travelers Canada insurance policy and what is covered under the condo/strata or co-op's policy?**

**A:** Typically, your policy covers everything inside your unit, including your contents and any finishes, alterations or upgrades (often referred to as improvements and betterments). Generally, your condo/strata or co-op's policy covers structural damage to the building itself and common areas, such as hallways, lobbies, and the roof. Please refer to your master deed, by-laws or proprietary lease to determine each party's responsibility for the damage.

**Q: My Travelers Canada claim professional has informed me that my property damage should be covered under the master policy for my condo/strata or co-op, but no one from the association, board or its management company will return my phone calls. What should I do?**

**A:** There are a few steps you can follow when this situation arises:

- Send a written request to the condo/strata association or co-op board asking for a copy of its master policy.
- Work with your Travelers Canada claim professional to identify the specific provisions in the master deed, by-laws, proprietary lease or the master policy that require the condo/strata association or co-op board to make a claim under its policy.
- Send letters or emails to your association, board or its management company outlining the provisions that require the association, board or management company to turn in the claim under its policy. This will help document your requests.

- If the association, board or management company is unresponsive, consider contacting individual officers of the association or board to express your concerns and see if they can provide any assistance.
- Check to see whether your province or territory has a consumer protection office that helps resolve disputes between unit owners and condo/strata or co-op associations, boards or management companies.



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