



Canadian
Condominium
Institute

Institut
canadien des
condominiums

Northwestern Ontario Chapter
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Superior Region CONDO NEWS

Presidents Message

The Canadian Condominium Institute (CCI) is the "Voice of Condominiums" in Canada. The National organization was founded in 1982 and our **Northwestern Ontario Chapter (NOC)** was formed in 2002.

The goals of CCI are explained in the 'mission statement' posted in this our first issue of the **SUPERIOR REGION CONDO NEWS**.

One of the Chapter's mandates is to deliver a variety of educational programs to owners, condominium directors and professionals in the industry.

As the Chair of CCI NOC I would like to thank the individuals who get involved and help promote the local chapter, helping us achieve our targeted objectives.

We are currently 44 members strong and growing. This promises to be an exciting year for your local Chapter and we encourage you to join in all our activities.

D. G. Steen, President

CCI - NORTHWESTERN ONTARIO CHAPTER

Workshop The Privacy Act You & Your Condominium

Tuesday October 31, 2006

Prosvita on High Street

7 to 10 P.M.

*Attend to learn the answer as well as
the simple and inexpensive steps you can take
to ensure compliance.*

Speaker:

Patrick I. Cassidy, Q.C., LL.B., M.T.S., ACCI, FCCI
of Cassidy, Nearing, Berryman
Halifax, NS.

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March 25, 2006 — Spring 2006 Seminar

The Spring 2006 Seminar was well attended.

Mr. Jim Johnson, who is a senior partner in Cheadles Law Office specializing in condominium law, spoke on enforcement of the Condominium Act 1998, Declarations and By-Laws. Jim was very informative and presented some very interesting case studies.

Mr. Frank Castaldo, Claims Unit Manager, ING Insurance Company, Thunder Bay and Mr. Robert Dalzell, CEFI, CCFI-C, Branch Manager, Thunder Bay, SCS Insurance Adjuster Ltd presented two points of view; one from the insurance company point of view and the other from the insurance adjuster point of view. Both were very knowledgeable on their subject and gave many details as to the process of an insurance claim.

Most CCI Northwestern Ontario Chapter seminars and courses are accredited by RECO - Real Estate Council of Ontario, and by RIBO - Registered Insurance Brokers of Ontario.

CONDOMINIUM INSURANCE

Condominium owners experience some of the best aspects of both home ownership and renting. You have title to your own unit, as well as a share in common areas. You can be held personally liable if things go wrong. A condominium insurance policy is a low-cost way to remove the financial worries of condominium ownership.

IT PAYS TO COMPARE

Not all condominium insurance policies are created equal, nor are they priced the same. When buying a new policy or renewing your current policy you may wish to obtain quotes from a variety of sources. When comparing quotes and coverage, don't forget service. Good service may cost a bit more, but it may well be worth it!

INSURANCE SHOPPING TIPS

Discounts – Many insurers offer a variety of discounts or other incentives for policyholders.

Deductibles – Consider lowering your premiums by opting for higher deductibles.

Don't under or over insure – Estimate the value of your possessions and update your inventory every year. Remember you cannot claim for more than the actual loss to insured property.

CONDOMINIUM INSURANCE POLICIES

Comprehensive – A comprehensive policy covers for all risks that are not specially excluded in the policy.

Named Perils – A named perils policy covers only those perils such as fire and theft, that are specifically included in the policy.

OPTIONAL COVERAGE

Owner's Improvements Coverage – Most policies have standard limits, which may not be high enough to cover upgrades to your unit.

Supplemental Coverage – Insures your condominium unit, so that you will be protected in the event that the corporation's insurance is insufficient.

Loss Assessment Coverage – The insurer will pay, up to a stipulated limit, your portion of any special assessment that is valid under your condominium corporation's governing rules.

WHAT'S NOT COVERED

Business premises, equipment at home – Business equipment is covered only while at your home, and typically up to a small limit. Home-Based businesses options are available.

Vacant Premises – Coverage automatically ceases when a premise has been vacant for more than 30 consecutive days.

Property of roomers or boarder – If you have a roomers or boarders who are not related to you, their property is not automatically covered by your insurance policy.

COVERAGE LIMITS

In addition to overall dollar limits, there are sub limits on the amounts you can claim for some items. Reasonably priced supplementary insurance is usually available. Coverage can be world wide and there is usually no deductible.

YOUR LIABILITY TO OTHERS

The personal liability portion of condominium insurance applies at your home or anywhere in the world to bodily injury you may unintentionally inflict on others; or to accidental damage you may do to their property. Liability coverage does not apply to injuries sustained by you or by members of your immediate household.

KNOW WHAT YOU OWN

An up-to-date inventory of your possessions and a record of their value will be helpful to you, your insurer, police and others in the event of a burglary or fire. Be sure to include makes, models, serial numbers, or other identifying marks. Keep purchase receipts for major items. Store your inventory records in a safety deposit box, or another secure location away from your home.

QUESTIONS? CONCERNS? JUST ASK!!

When you buy condominium insurance, you buy peace of mind. Insurance is a product like any other, and it works better when both the seller and buyer are knowledgeable. If you have questions, all you have to do is ask. Please take the time to become informed and contact your insurance broker.

Accountants		Contact	Phone
Buset Sarvas Chartered Accountants		Peter Buset	623-8461
Day Viherjoki Busniuk & Kelly		Dan Kelly	345-1890
Insurance Brokers			
AON Reed Stenhouse Inc.		Sharon Hagstrom	346-7450
Bonin Dobie Jackson Ltd.		Reg. McClay	345-3668
Smith & Associates Insurance		Cathy Mallek	345-6369
Lawyers			
Carrel & Partners		Johanna Maki	346-3000
Cheadles		Jim Johnson	622-6821
Property Management			
Kamlodge Services Ltd .		Paul Muller	475-0316
Northwestern Property Management		Gord Soloway	346-4282
Steen Property Management Inc.		Doug Steen	346-5690
Realtors			
Real TV Realty Inc.		Ari Lahdekorpi	345-7325
ReMax First Choice Realty Ltd.		Mario Tegola	344-5700
Royal LePage Lannon Realty		Henry Tempelman	623-5011
Team 100 Realty Inc.		Les Scrimshaw	345-2226
Thunder City Realty Ltd.		Aran O'Brien	623-7720
Zanette Real Estate		Robert Zanette	623-1000
Restoration			
First General Services		Frank Mirabelli	623-1276
Surveyors			
J. D. Barnes Limited		Peter De Haan	622-6277

CCI Mission Statement (October 16, 1997)

MEMBERSHIP INCLUDES A REDUCED RATE TO SEMINARS AND COURSES

The mission of the "Canadian Condominium Institute/Instiatut canadien des condominiums" (CCI) a non-profit corporation, is to promote the interests of groups involved in condominiums across Canada including unit owners, boards of directors, managers, governmental authorities, lenders and others.

CCI will achieve this mission by providing leadership and expertise in matters related to the condominium industry, including:

- A) Providing education through seminars, lectures, courses and conventions and enhancing the development and understanding of condominiums;
- B) Printing and publishing newsletters, books and periodicals;
- C) Improving communications with the public concerning condominium matters;
- D) Representing condominium interests to all levels of government;
- E) Developing and maintaining contact with similar associations locally, nationally and internationally in order to exchange information for the mutual benefits of all groups involved in condominiums;
- F) Promoting integrity and professionalism throughout the condominium industry; and
- G) Granting certificates of accreditation designating to the general public and to other practitioners within the condominium industry that certain professionals have met and maintained the established standards of CCI.

DIRECTORS and OFFICERS

President

Mr. Doug Steen
Steen Property Management Inc.

Vice President

Mr. Paul Mueller
Kamlodge Services Ltd.

Treasurer

Mr. Dan Kelly
Day Viherjoki Busniuk & Kelly

Secretary

Mr. Gord Soloway
Northwestern Property
Management

Director

Ms. Sharon Hagstrom
AON Reed Stenhouse Inc.

Director

Mr. Jim Johnson
Cheadles

Director

Mr. Les Scrimshaw
Team 100 Realty Inc.

Administrator

Mrs. Brenda Landry

TEN WAYS TO BE A RESPONSIBLE

CONDOMINIUM OWNER

1. Read and adhere to your Corporation's Declaration, By-Laws and Regulations.
2. Pay monthly common element fees on or before the first of each month.
3. Purchase "Condo Package" insurance with "Improvement and Betterment" coverage.
4. Obtain written Board approval prior to making alterations or changes to your unit.
5. Attend Corporation Annual and Special Meetings.
6. Adhere to The City of Thunder Bay noise by-laws.
7. Be a responsible pet owner.
8. Park only in your assigned stall.
9. Uphold community security by not allowing strangers to enter behind you.
10. Check regulations re: extended unit absences.

Copied from Manitoba Condo News Fall 2005

Members 2005/06

Thunder Bay Condominium Corporation #
and name known as:

- | | |
|---------------------------|---------------------------|
| 1 The Carriage House | 16 Leland Court |
| 2 Varsity Square | 17 Signature Court |
| 3 Guildwood Park #3 | 18 Parkwest Manor I |
| 4 Guildwood Park #4 | 19 Harbourview Terrace I |
| 5 Waverley Park Towers | 20 King Arthur Suites |
| 6 Guildwood Park #6 | 25 Harbourview Terrace II |
| 7 McVicar Estates | 26 Brookside Place |
| 8 Glengowan Place | 28 Banting Place |
| 9 Parkwest Meadows I & II | 29 Brookside Manor |
| 10 Maplecrest Tower | 31 Fanshaw Place |
| 12 Parkwest Meadows III | 33 Marina Park Place |
| 13 Victoria Place | 38 Hilldale Gardens |
| 14 Parkview Condo | 39 Silver Harbour Estate |
| 15 Boulevard Park Place | |

Memberships for the year
July 1, 2006 to June 30, 2007

are now due. - \$150.00

To purchase a membership
contact Brenda at the
Chapter office.

Monday to Friday
1:30 to 4:00 p.m.

At 346-5690



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