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# STRATA COUNCIL MEETING MINUTES

## STRATA PLAN LMS 1443: SALTSPRING

**Date Held: Monday, January 18, 2021**

**Held Via: "Zoom" Online Meetings**

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In Attendance:	Steve Davis, Unit #306	Council President & Treasurer
	Corey Forrieter, Unit #111	Council Secretary
	Arlene Mussato, Unit #301	Council Member – site contact
	Angus Luk-Ramsay, #102	Council Member – landscaping
	Gayla Shulhan, Unit #112	Council Member – landscaping
	Shirley Birtwistle, Unit #101	Council Member-at-Large
	Tammy Simpson, Unit #106	Council Member-at-Large
And:	Danny Samson, Property Manager – Quay Pacific Property Management Ltd.	

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**1. Call to Order**

The meeting was called to order at 6:31 pm by Arlene Mussato (#301), Council Member, and seconded by Shirley Birtwistle (#101), Council Member.

**2. Approval of Agenda – Monday, January 18, 2021**

It was moved, seconded, and carried unanimously to approve the Agenda as distributed.  
(#101 / #306)

**MOTION CARRIED**

***ATTENTION TO ALL OWNERS: All Owners should be involved in reading their Strata Council Meeting Minutes. Many reminders and updates, important to Owners, and the complex, are provided in the minutes.***

***In addition, it is always beneficial to review the complex's By-laws from time-to-time. It is important to understand and abide by the by-laws at all times. The By-laws can be found on our website: <http://lms1443.ca/bylaws.html>***

**3. Adoption of the Minutes from the Tuesday, November 10, 2020 Strata Council Meeting**

It was moved, seconded, and carried unanimously to adopt the Strata Council Meeting Minutes of November 10, 2020, as circulated. (#306 / #102)

**MOTION CARRIED**

**4. Financial Report**

(a) Financial Statements: 2-month period ending November 30, 2020: After careful review and discussion, the Financial Statements for the months of October – November 2020, have been accepted as circulated. (#306 / #301)

**MOTION CARRIED**

(b) Accounts Payables: There were no invoices to review for payment at this time.



## Quay Pacific Property Management Ltd.

535 Front Street, New Westminster, B.C., V3L 1A4

Phone: 604-521-0876 / Fax: 604-525-1299

www.quaypacific.com

- (c) Accounts Receivables: Council reviewed the current report and noted 2 owners currently owing monies to the Strata Corporation. Council instructed Management to continue with the collection process.

### **IMPORTANT BY-LAW REMINDERS REGARDING FLOOR RENOVATIONS:**

***By-law #9.5 – An owner must ensure that the hours of work are restricted to 8:00 a.m. to 5:00 p.m., Monday through Friday, and 10:00 a.m. to 5:00 p.m., Saturdays, Sundays, and statutory holidays. To perform renovations/alterations on statutory holidays, an owner must apply for permission in writing to the council at least five business days before the holiday date.***

***Indemnity Agreement #3 – Residents located above, below and on both sides of your suite must be advised in advance of the proposed renovation as to the dates and times of the work being done.***

#### ***Indemnity Agreement - Flooring Underlayment:***

***1. Owners replacing floors with less resilient coverings than the builder installed original coverings will install floor underlay with the highest IIC (Impact Insulation Class) and  $\Delta$ IIC (improvement in IIC) rating.***

***Please be aware that we live in a wood-frame building and as such noise does carry between floors. Please tread lightly on your floors or lay down mats to prevent disturbing your neighbors.***

## **5. Garden Committee**

The following maintenance items were discussed by Council:

- West Coast Horticulture – quote for compost and rhododendrons: Council reviewed the submitted quote from the Landscapers and unanimously agreed not to proceed at the time. The upgrades will be considered again next fiscal year.

## **6. Business Arising from Minutes**

(a) Repairs & Maintenance: Council discussed the following items:

- Wainui Construction – It was noted that the next phase of exterior wood maintenance work will be discussed at the 1<sup>st</sup> meeting after the Annual General Meeting (AGM).

(b) Common Area Painting: Council confirmed that this project will be proposed to the Ownership at the upcoming AGM, for the Owners to vote and accept.

(c) 2020 Annual Fire Inspections – deficiencies quote: It was unanimously agreed not to approve the quote received from Vanco Fire at this time.

(d) Insurance Maintenance Requirements: As requested by the Strata Corporation's insurers, HUB International, a "height clearance" sign has been installed at the entry area leading into the parkade. The work was completed by NIKLS One Call Service, with no issues to report.

(e) Insurance Policy Renewal: Council unanimously approved the renewal proposal, as received from HUB International, via e-mail and instructed Management to proceed with acceptance of the renewal terms.



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A copy of the “Saltspring’s” insurance summary report is included in these Minutes and has also been distributed to the Ownership via e-mail.

The current replacement value of the property was indicated at \$14,303,000 (a \$523,000 increase from last year), with the premium amount being \$42,574, which also represents an increase from the prior insurance period.

The coverage period continues from Dec. 31, 2020 – Dec. 31, 2021 and is obtained through HUB International (604-269-1723). The Strata Corporation’s common insurance deductibles are as follows:

- All Risk – \$50,000 (increased from \$10,000);
- Water Damage – \$50,000 (increased from \$10,000);
- Sewer Back-up – \$50,000 (increased from \$10,000);
- Flood Damage – \$50,000 (increased from \$10,000);
- Earthquake – 10% (no changes)

**IMPORTANT:** It is recommended that Owners forward the provided **Strata Corporation Summary of Coverage** document to their own insurance provider and have the insurance provider review their **HOMEOWNER INSURANCE POLICY** against the Strata Corporation’s insurance policy:

- i. To ensure that the deductible assessment coverage on their **HOMEOWNER POLICY** is sufficient for the deductibles shown on the Strata Corporation’s insurance policy, in the event that the unit owner is responsible for any of the deductibles on the strata corporation insurance policy.
- ii. To ensure that the deductible assessment coverage on their **HOMEOWNER POLICY** includes the **EARTHQUAKE DEDUCTIBLE** shown on the attached policy.

Owners are also reminded to obtain their own personal insurance coverage for ‘**betterments**’ and **major improvements** within their strata lots, such as upgrading of appliances, fixtures, floor coverings, hardwood floors, etc. as well as coverage for **personal contents** and **third-party liability coverage**. Individual homeowners or tenant insurance coverage is strongly recommended and suggested. **Displacement coverage** would also assist owners and tenants who may have to move out of their suites during a major loss. **Loss of rental coverage** is recommended for those Owners who have permission to rent their strata lots.

Owners may contact [manager.saltspring@quaypacific.com](mailto:manager.saltspring@quaypacific.com) for further details.

- (f) **Electrical Charging Stations:** Council is continuing discussions and has agreed to table this item to the next Strata Council Meeting.
- (g) **Fence Replacement:** Site Reviews were arranged with 2 contractors (Wainui Construction and Premium Fence) to review the current conditions of the fencing around the complex. Proposals were submitted by both contractors thereafter, in which Council reviewed via e-mail, and further discussions took place during the meeting.

Council requested that revisions be made to the proposal received from Wainui Construction as a specific area (driveway parkade ramp) was not included. Council is expecting to receive the revised proposal this week.

It was tentatively agreed to accept the quote from Wainui Construction and propose the completion of the project to the Ownership at the upcoming AGM.



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**INFORMATION FOR OWNERS/RESIDENTS**  
**RE: DIRECTION FOR THE DISPOSAL OF LARGE ITEMS:**

***When Owners/Residents need to dispose of appliances or furniture, please ensure you take these steps:***

- 1) Phone the City of Burnaby and confirm that they will pick up your used item.***
- 2) Follow their instructions on how to package & where to place the item(s) for pickup.***
- 3) Attach a note to the item stating that these goods are for Burnaby City pick-up and write the date of contact on the note.***
- 4) Neatly place the items as directed by the City on the boulevard on Sandborne Ave. by our driveway.***

### **7. New Business**

- (a) **By-law Infractions:** Council reviewed complaints received against an Owner performing renovations to their unit. It was noted that the Owner's contractors have been "propping" the building's front doors open and also creating a mess in the common area hallways. As a result, Council unanimously agreed to issue a by-law infraction letter against the Owner.
- (b) **Annual Fireplace Maintenance:** It was confirmed that a Notice/Sign-up Sheet has been posted for those Owners interested in performing this recommended maintenance work through Vanox Fireplace. The 1<sup>st</sup> day of maintenance has been scheduled on Jan. 26<sup>th</sup>.
- (c) **Insurance Appraisal Renewal:** Council approved, via e-mail, the renewal of the 3-year appraisal program through Normac Appraisals. This is required for insurance purposes.
- (d) **Indemnity (Alterations) Agreement:** It was agreed that the document would be reviewed and updated accordingly. This item has been tabled for further discussion via e-mail.
- (e) **2021 AGM & Proposed Operating Budget Review:** Council reviewed the Agenda, Proposed Resolutions, and the Proposed Budget for the upcoming Annual General Meeting. Details of the meeting will be confirmed by way of the AGM Notice Package. Owners are advised that the meeting has been scheduled on Feb. 23<sup>rd</sup>, and will be held online, via "Zoom" meetings.

In addition, Council will be holding a Pre-AGM Information Meeting on Tuesday, Feb. 16<sup>th</sup> to discuss the details of the AGM Notice Package (including the proposed resolutions and budget), to provide a report on insurance, and to discuss the process of a "Zoom" meeting.

**Owners/Occupants are reminded to forward any concerns  
and/or suggestions, in writing, to:**

**QUAY PACIFIC PROPERTY MANAGEMENT LTD. c/o LMS 1443: Saltspring**  
**Letters can be submitted or mailed to:**  
**535 Front Street, New Westminster, B.C. V3L 1A4,**  
**or through e-mail at: [lms1443@shaw.ca](mailto:lms1443@shaw.ca) or: [manager.saltspring@quaypacific.com](mailto:manager.saltspring@quaypacific.com)**



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### 8. Correspondence

All correspondence has been received and considered by Council. Responses will be communicated either through e-mail or by a mailed letter from Management.

### 9. Next Meeting Date

The next meeting date, which will be the Annual General Meeting of the Ownership, has been scheduled on Tuesday, February 23, 2021. Further details will be provided by way of the AGM Notice Package. The AGM will be held electronically, via "Zoom" online meetings.

### 10. Termination

As there was no further business to discuss, it was moved and seconded to terminate the meeting at 9:28 pm. (#306 / #101) **MOTION CARRIED**

#### **IMPORTANT REMINDERS TO OWNERS/OCCUPANTS:**

**OWNERS/RESIDENTS ARE REMINDED TO CLEAN-UP AFTER THEMSELVES AT ALL TIMES, AND TO NOT TRACK DIRT INTO THE BUILDING. COUNCIL HAS ALSO NOTICED AN INCREASED AMOUNT OF DIRT IN THE COMMON AREA HALLWAYS DUE TO RENOVATIONS. ALL CONTRACTORS SHOULD BE MADE AWARE OF THE "SALTSPRING" BY-LAWS AND IMMEDIATELY CLEAN-UP ANY MESS CREATED IN THE COMMON AREAS OF THE BUILDING (HALLWAYS, LOBBY, PARKADE, ETC.).**

***Owners/Residents are reminded to please ensure that the garage gate completely closes when entering or exiting the building, and to also ensure that individuals are not following behind them.***

***1<sup>st</sup> Floor Strata Lot Owners are also reminded to please inspect their patio drains as leaves are continuing to fall and accumulate. Please ensure that the drains are not plugged and report any issues immediately to [lms1443@shaw.ca](mailto:lms1443@shaw.ca).***

***Owners and/or Occupants are reminded to report all repairs and deficiencies that may lead to a potential Insurance Claim to Management for evaluation and review.***

***Owners are reminded that all emergencies should be reported directly to Quay Pacific Property Management Ltd., by calling 604-521-0876. During office hours (9:00 am – 5:00 pm), Owners are asked to contact the Front Desk Receptionist (by pressing 0), should the Property Manager, Danny Samson, not be available. During non-office hours (5:00 pm – 9:00 am), Owners are asked to connect with the emergency answering service (by pressing 1), who will directly contact the Property Manager.***

## THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

### Policy No. CLMS1443

### Summary of Coverage

Named Insured: The Owners of Strata Plan LMS 1443 Saltspring  
 Additional Insured(s): Quay Pacific Property Management Ltd.  
 Location Address(es): 6745 Station Hill Court, Burnaby, BC V3N 4Z4  
 Policy Period: December 31, 2020 to December 31, 2021 12:01 a.m. Standard Time

Insuring Agreements	Deductibles	Limit
<b>PROPERTY COVERAGES</b>		
All Property, All Risks	\$50,000	\$14,303,000
Additional Living Expenses	Included	\$1,000,000
Water Damage	\$50,000	Included
Back of Sewers, Sumps, Septic Tanks or Drains	\$50,000	Included
Earthquake Damage	10% Min \$100,000	
Aggregate Limit		\$14,303,000
Flood Damage	\$50,000	
Aggregate Limit		\$14,303,000
Key and Lock Replacement	Nil	\$25,000
Stated Amount Co Insurance, Replacement Cost	Included	Included
<b>BLANKET EXTERIOR GLASS INSURANCE</b>	Residential	\$ 100 Blanket
<b>COMMERCIAL GENERAL LIABILITY</b>		
Each Occurrence Limit	\$ 500	\$10,000,000
Coverage A - Bodily Injury & Property Damage Liability - <i>Per Occurrence</i>	\$ 500	\$10,000,000
Products & Completed Operations - <i>Aggregate</i>		\$10,000,000
Coverage B - Personal Injury Liability - <i>Per Occurrence</i>	\$ 500	\$10,000,000
Non-Owned Automobile - SPF #6 – <i>Per Occurrence</i>		\$10,000,000
<b>CONDO DIRECTORS &amp; OFFICERS LIABILITY</b>	Nil	\$20,000,000
Cyber Security and Privacy Liability		\$250,000
<b>ENVIRONMENTAL LIABILITY POLICY / POLLUTION LEGAL LIABILITY</b>		
Limit of Liability – Each Incident, Coverages A-G	\$25,000 Retention	\$1,000,000
Limit of Liability – Each Incident, Coverage H	5 Day Waiting Period	\$250,000
Aggregate Limit		\$5,000,000
<b>VOLUNTEER ACCIDENT INSURANCE COVERAGE</b>		
Personal Accident Limit - Maximum Benefit - Lesser of \$350,000 or 7.5x Annual Salary		\$350,000
Weekly Accident Indemnity - Lesser of \$750 or 75% of Gross Weekly Earnings (52 weeks)	8 day Waiting Period	
Accident Expenses - various up to \$15,000 (see policy wording) Dental Expense - \$5,000		
Program Aggregate Limit		\$10,000,000
<b>COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION</b>		
Employee Dishonesty / Excess	Nil	\$1,000,000
Broad Form Money & Securities / Excess	Nil	\$60,000
Program Aggregate Limit		\$10,000,000
<b>EQUIPMENT BREAKDOWN</b>		
I Standard Comprehensive Plus, Replacement Cost	\$1,000	\$14,303,000
II Consequential Damage, 90% Co-Insurance	\$1,000	\$25,000
III Extra Expense	24 Hour Waiting Period	\$250,000
IV Ordinary Payroll – 90 Days	24 Hour Waiting Period	\$100,000
<b>TERRORISM</b>	\$ 500	\$500,000
<b>CYBER SUITE COVERAGE</b>	\$1,000	\$25,000
A. Data Compromise Response Expenses		

This is a generalized summary of coverage for quick reference. In all cases the terms and conditions of the policy in effect are the determining documents.

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## Other Services and Service Providers

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### **PLATINUM LEGAL SERVICES RETAINER – CLARK WILSON LLP**

Legal advice and exclusive benefits. See Contract for details.

Limits: \$1,000,000/Legal Proceeding \$1,500,000 Aggregate

Fee: 100% Retained

Retained

December 22, 2020 - E&OE