



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

STRATA COUNCIL MEETING MINUTES STRATA PLAN LMS 1443: SALTSPRING

Date Held: Tuesday, January 10, 2023

Held Via: "Zoom" Online Meetings

In Attendance:	Steve Davis, #306	Council President & Treasurer
	Gayla Shulhan, #112	Council Member – landscaping
	Angus Luk-Ramsay, #102	Council Member – landscaping
	Arlene Mussato, #301	Council Member – site contact
	David Semail, #411	Council Member-at-Large
And:	Danny Samson, Property Manager – Quay Pacific Property Management Ltd.	

1. Call to Order

The meeting was called to order at 6:32 pm by Gayla Shulhan (#112), Council Member, and seconded by Steve Davis (#306), Council President.

2. Approval of Agenda – Tuesday, January 10, 2023

It was moved, seconded, and carried unanimously to approve the Agenda as distributed.
(#112 / #411)

MOTION CARRIED

3. Adoption of the Minutes from the Tuesday, October 18, 2022 Strata Council Meeting

It was moved, seconded, and carried unanimously to adopt the Strata Council Meeting Minutes of October 18, 2022, as circulated. (#112 / #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, review the complex's By-laws periodically. It is important to understand and abide by the by-laws at all times.

The By-laws can be found on our website: <https://lms1443.ca/bylaws.html>

4. Financial Report

- (a) Financial Statements: 5-month period ending November 30, 2022: After careful review and discussion, the Financial Statements for the months of July – November 2022, have been accepted as circulated. (#306 / #301)

MOTION CARRIED



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- (b) Accounts Payables: It was moved, seconded, and carried unanimously to approve the payment of 4 invoices recently received from Vanco Fire Protection, West Coast Horticulture, Webir Automation, and Action Security. (#306 / #112) **MOTION CARRIED**

- (c) Accounts Receivables: Council reviewed the current A/R Report and noted there are 4 owners currently owing monies to the Strata Corporation (for strata maintenance fees and a previously issued owner charge-back). A reminder letter and statement will be issued to the appropriate Owners.

Council instructed Management to contact an owner in arrears for unpaid maintenance fees (multiple months), and provide a 1-week deadline for payment. Council agreed to proceed with a 21-day demand letter should payment not be received.

- (d) City of Burnaby – waste collection fee change: Council discussed a letter recently received from the City announcing fee changes for the upcoming year, and noted that the changes will be factored into the Proposed Operating Budget for the 2023 – 2024 fiscal year.

IMPORTANT BY-LAW REMINDER REGARDING NOISE:

In a wood-frame building like The Saltspring, noises can easily travel between suites. Council would like to remind all owners and residents to do their utmost to not disturb “the quiet enjoyment of others”.

5. **Garden Committee**

Council discussed the following maintenance items:

- Bartlett Tree Experts – it was agreed, via e-mail, to approve a quote for soil care and fertilization, along with pest management, for the chestnut trees at the back of the property. In addition, Council agreed to discuss options/recommendations for the 2 maple trees at the front of the building.
- Indemnity Agreements: Management was instructed to follow-up with those Owners who have yet to submit their completed form confirming the alterations previously completed to their yard areas (limited common property).
- Landscaping Improvements – Council agreed to increase the budget amount for the upcoming fiscal year, in order to purchase soil for placement throughout the property.

IMPORTANT REMINDER FOR ALL OWNERS & RESIDENTS:

Non-Smoking By-law 44.1: A resident or visitor must not smoke on common property or on any limited common property, including balconies and patios, or anywhere on or within Strata Plan LMS1443: Saltspring, including a strata lot.

6. **Business Arising from Minutes**

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

- Fence Around Parking Ramp – Council requested Management to obtain an updated proposal from Wainui Construction for review at the next meeting.



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- 2nd Floor Strata Lot, balcony repairs – it was agreed to arrange for Wainui Construction to inspect the balcony and provide a quote for the necessary repairs.
 - (b) Front Lobby Improvements: Council unanimously agreed to purchase a new, solid wood bench for the entranceway. (#306/ #301) **MOTION CARRIED**

UPDATE: The new bench has been purchased and already in place. Two side tables to match are on their way.
 - (c) Electric Vehicle Charging Stations: Council agreed that this item will be included on the Agenda for the upcoming Annual General Meeting, for the Ownership to discuss.
 - (d) 2022 Annual Fire Inspections: Vanco Fire Protection completed the annual inspections on Dec. 21st. Council instructed Management to follow-up on the inspection report and deficiencies quote. We will schedule a follow-up visit for Vanco to attend to deficiencies and complete inspections that were missed.
 - (e) Items Stored in Parking Stall: Owners/Residents are reminded of the following:
 - **By-law #39.15:**
"Only one motor vehicle per parking stall can be parked in the garage area. Nothing may be placed, stored in, or suspended from the garage area, without the prior written approval of the council."

Recently, Council has witnessed several personal items being stored/left in assigned parking stalls, which is a violation of the "Saltspring" By-laws and also the City of Burnaby By-laws. **Owners/Residents will be issued a by-law infraction letter, with a deadline, to remove these items and clean up their stalls.**

Owners who fail to comply with Council's request, will be fined, and any charges associated with the necessary clean-up, and any fines that may be levied by the City of Burnaby, will be charged to the appropriate strata lot account.

7. New Business

- (a) Insurance Policy Renewal: Council reviewed 2 proposals received from BFL Canada and HUB International, and unanimously agreed to continue with BFL Canada (604-669-9600) and approve their renewal proposal (via e-mail). A copy of the "Saltspring's" insurance summary report is included in these Minutes.

The current replacement value of the property was indicated at \$17,331,000 (a \$1,431,000 increase from last year), with the premium amount being \$49,875 (which also represents an increase of \$3,290 from the prior insurance period).

The coverage period continues from Dec. 31, 2022 – Dec. 31, 2023. The Strata Corporation's common insurance deductibles are as follows:

- All Risk – \$10,000 (no change);
- Water Damage – \$25,000 (no change);
- Sewer Back-up – \$25,000 (no change);
- Flood Damage – \$25,000 (decreased from \$50,000);
- Earthquake – 15%, min. \$250,000 (increased from 10%, min. \$100,000).

IMPORTANT: It is recommended that Owners forward the provided **Strata Corporation Summary of Coverage** document to their own insurance provider and have the insurance



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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 for further details.

- (b) West Coast Horticulture Services: Council reviewed and discussed the following items:
- 2023 Landscaping Maintenance Agreement – it was moved, seconded, and carried unanimously to approve the maintenance proposal for the upcoming year. The appropriate monthly cost will be factored into the Proposed Operating Budget for the 2023 – 2024 fiscal year. (#112 / #306) **MOTION CARRIED**
 - Snow Removal Services – Council unanimously agreed, via e-mail, to accept the service proposal received from the Landscapers. Service commenced in December.
- (c) Strata Property Act – Legislative Update: With the passing of BILL 44 –Building and Strata Statutes Amendment Act, 2022, Strata Corporations across BC will no longer be able to enforce By-laws that prohibit or restrict rentals. Effectively immediately, all rental bylaws are no longer enforceable.

As a result, Council agreed to discuss the changes with the Ownership at the upcoming AGM. By-law changes/updates will also be considered at that time for proposal at a future General Meeting.

For further information, Owners may refer to the following link: https://choa.bc.ca/wp-content/uploads/700-017-Bill-44-SPA-Amendments_short-version_FINAL.pdf

IMPORTANT REMINDERS TO OWNERS/OCCUPANTS:

**CLEAN-UP AFTER YOURSELVES AND YOUR PETS AT ALL TIMES.
DO NOT TRACK DIRT INTO THE BUILDING.**

**Ensure that the GARAGE GATE completely closes when entering or exiting the building,
and ensure that individuals are not following you in.**

- (d) 2023 Annual General Meeting (AGM): The AGM will be scheduled for some time in April. The agenda will be set at the next council meeting.



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Council would like to request that Owners who are interested in joining the Strata Council for the upcoming fiscal year, please send an e-mail before March 7th to lms1443@shaw.ca. We have had only 5 Councillors in 2022 and it has been challenging to meet the needs of all our owners. If you'd like more information on what this entails, please email us!

Council would also like to provide the Ownership with the opportunity to include any "Discussion" item on the Agenda for the AGM. Owners are asked to please send an e-mail by March 7th to lms1443@shaw.ca with your request.

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 has been scheduled on Tuesday, March 07, 2023, starting at 6:30 pm, and will be held via "Zoom" online meetings.

10. Termination

As there was no further business to discuss, it was moved and seconded to terminate the meeting at 8:34 pm. (#306 / #301) **MOTION CARRIED**

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, BC V3L 1A4,

Or via email: lms1443@shaw.ca or manager.saltspring@quaypacific.com

For ALL emergencies, call Quay Pacific Property Management Ltd. at 604-521-0876

During office hours (9:00 am – 5:00 pm), contact the Front Desk Receptionist (press 0) if the Property Manager, Danny Samson, is not available.

Outside of office hours, connect with the emergency answering service (press 1), who will directly contact the Property Manager.



BFL CANADA Risk and Insurance Services Inc.
1177 West Hastings Street, Suite 200
Vancouver, British Columbia, V6E 2K3

Tel.: 604-669-9600
Fax: 604-683-9316
Toll Free: 1-866-669-9602



**Strata
PROTECT**

SUMMARY OF COVERAGES

Named Insured	The Owners, Strata Plan LMS1443, acting on their own behalf or as a Strata Corporation &/or as Trustees or Agents on behalf of all Registered Unit Owners
Project Name	SALTSPRING
Property Manager	Quay Pacific Property Management Ltd.
Policy Period	December 31, 2022 to December 31, 2023
Policy Number	BFL04LMS1443
Insured Location(s)	6745 Station Hill Court, Burnaby, BC V3N 4Z4

INSURING AGREEMENT



PROPERTY (Appraisal Date: December 31, 2022)

	DEDUCTIBLE	LIMIT
All Property, Stated Amount Co-Insurance, Replacement Cost, Blanket By-Laws.		\$17,331,000
Property Extensions		Included
Lock & Key	\$2,500	\$25,000
Additional Living Expenses - Per Unit		\$50,000
Additional Living Expenses - Annual Aggregate		\$1,000,000
Excess Property Extensions - Annually Aggregated		Up to \$5,000,000
- Excludes all damage arising from the peril of Earthquake		
All Risks	\$10,000	
Sewer Backup	\$25,000	
Water Damage	\$25,000	
Earthquake (Annual Aggregate)	15% (minimum \$250,000)	100% of the Policy Limit
Flood (Annual Aggregate)	\$25,000	100% of the Policy Limit
Gross Rentals, 100% Co-Insurance, Indemnity Period (Months) : N/A	N/A	Not Covered



CRIME

	DEDUCTIBLE	LIMIT
Employee Dishonesty - Including Property Manager and Elected Officer Theft	Nil	\$1,000,000
Broad Form Money and Securities	Nil	\$10,000



COMMERCIAL GENERAL LIABILITY

	DEDUCTIBLE	LIMIT
Bodily Injury & Property Damage	\$1,000	\$30,000,000
Non-Owned Automobile	\$1,000	\$30,000,000
Infectious Agent or Communicable Disease Exclusion – With Limited Exceptions		
Total Pollution Exclusion		



CONDOMINIUM DIRECTORS & OFFICERS LIABILITY

	DEDUCTIBLE	LIMIT
Claims Made Form - Including Property Manager	Nil	\$20,000,000
Privacy Event Expenses	Nil	Not Applicable
Cyber Liability	Nil	Not Applicable

E. & O.E.



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INSURING AGREEMENT



BLANKET GLASS - Includes Lobby Glass

	DEDUCTIBLE	LIMIT
Residential	\$100	Blanket
Commercial	\$250	
Canopy	\$1,000	



EQUIPMENT BREAKDOWN

	DEDUCTIBLE	LIMIT
Standard Comprehensive Form including Production Machines and Electronic Equipment	\$1,000	\$17,331,000
- Deductible Waiver Endorsement with respect to losses exceeding \$25,000		
Extra Expense – 100% available in first month	24 Hour Waiting Period	\$1,000,000
- Additional Living Expenses Endorsement - Per Unit		\$25,000
- Additional Living Expenses Endorsement - Annual Aggregate		\$1,000,000
Loss of Profits – Rents, Indemnity Period (Months): N/A	N/A	Not Covered



POLLUTION LIABILITY

	DEDUCTIBLE	LIMIT
Each Event	\$25,000	\$1,000,000
Aggregate Policy Limit		\$5,000,000



VOLUNTEER ACCIDENT

	DEDUCTIBLE	LIMIT
Maximum Limit of Loss	See Policy Wordings	\$1,000,000



LEGAL EXPENSES

	DEDUCTIBLE	LIMIT
Each Event	Nil	\$1,000,000
Annual Aggregate.		\$5,000,000



TERRORISM

	DEDUCTIBLE	LIMIT
Per Occurrence.	\$1,000	\$500,000
Annual Aggregate		\$500,000



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INSURING AGREEMENT

CYBER, DATA & PRIVACY

	DEDUCTIBLE	LIMIT
Cyberboxx	\$5,000	
Annual Policy Aggregate		\$100,000
Hackbuster's Incident response services		Included
Coverage A - Privacy Breach Liability		\$100,000
Coverage B - Privacy Breach Expense		\$50,000
Coverage C - Cyber Extortion & Recovery		\$50,000
Coverage D - Social Engineering		\$25,000
Coverage E - Breach by suppliers		\$50,000

Loss Payable

All Registered Unit Owners &/or other Mortgagees as their interest may appear and as shown in the Land Registration District Office applicable to the said Property.

This record sheet is intended for reference only. Please refer to your polic(ies) for complete details.