



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, February 25, 2025

Held Via: "Zoom" Online Meetings

In Attendance:	Steve Davis, #306	Council President & Treasurer
	Gayla Shulhan, #112	Council Vice-President – landscaping
	Angus Luk-Ramsay, #102	Council Member – landscaping
	Arlene Mussato, #301	Council Member – site contact
	David Semail, #411	Council Member-at-Large
	Dmitry Shapovalov, #305	Council Member-at-Large
	Thierry Haddad, #107	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 6:31 pm by Gayla Shulhan (#112), Council Vice-President, and seconded by David Semail (#411), Council Member.

2. Approval of Agenda – Tuesday, February 25, 2025

It was moved, seconded, and carried unanimously to approve the Agenda as distributed.
(#305 / #112)

MOTION CARRIED

ATTENTION TO ALL OWNERS:

All Owners should be involved in reading their Council Meeting Minutes. Many reminders and updates, important to Owners, are provided in the Minutes.

In addition, please 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>

3. Adoption of the Minutes from Wednesday, December 04, 2024 Strata Council Meeting

It was moved, seconded, and carried unanimously to adopt the Strata Council Meeting Minutes of December 04, 2024, as circulated. (#112 / #306)

MOTION CARRIED

4. Financial Report

(a) Financial Statements: 3-month period ending January 31, 2025: After careful review and discussion, the Financial Statements for the months of November 2024 – January 2025, have been accepted as circulated. (#306 / #301)

MOTION CARRIED



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- (b) Accounts Payables: Council requested that Management obtain a detailed breakdown of the work performed by Webir Automations following an invoice received for work completed in 2 units. This item was tabled for approval via e-mail.
- (c) Accounts Receivables: Council reviewed the current A/R Report and noted there are no owners currently owing monies to the Strata Corporation.

5. 2025 Annual General Meeting (AGM) Review

The following items were discussed:

- 2025 Proposed Operating Budget – after in-depth review and discussions, Council unanimously agreed to approve the proposed budget, as revised, reflecting a 1.0% increase from the previous fiscal year. This will be reflected in the AGM Notice Package for all Owners to review and vote.
- Resolutions & Agenda – Council finalized both items and instructed Management to proceed with the preparation of the AGM Notice Package:
 - Allocation of the 2024 Operating Net Surplus;
 - Completion of Depreciation Report;
 - Completion of Electrical Planning Report;
 - Completion of EV Charging Installation Project.
- Date – the AGM has been tentatively scheduled in mid-to-late April and will be held via “Zoom” online meetings (registration at 6:00 pm; ‘Call to Order’ at approximately 6:30 pm). Further details will be provided in the AGM Notice Package, which will be distributed to the Ownership in accordance with the Strata Property Act (SPA).

6. Garden Committee

There were no items to report/discuss at this time.

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.

NOTE: Smoke can travel between suites via the ventilation systems and can cause problems for your neighbors.

Do not smoke anywhere inside the building or on the property.

7. Business Arising from Minutes

- (a) Repairs & Maintenance: There were no updates to provide at this time.
- (b) Bike Room: Council confirmed that the new bike rack has been purchased and received, and will be installed in the coming weeks.
- (c) 2025 Annual Fire Inspections: After reviewing 3 proposals from Community Fire, West Coast Fire, and Fire-Pro, it was moved, seconded, and carried unanimously, to proceed with West Coast Fire and schedule the inspections as soon as possible. **MOTION CARRIED**



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*UPDATE: The Annual Fire Inspections have been scheduled on **Tuesday, April 01st**. Please find the Notice of Inspection attached to these Minutes and be reminded that access into each unit is mandatory.*

- (d) Patio Concerns & Exterior Drainage Assessment: It was noted that a quote is forthcoming from Wainui Construction, for the repairs and preventative work to a 1st floor strata lot.

In addition, Council agreed to inspect several patio areas in the Summer to ensure that any necessary cleaning is completed to ensure that there is an unobstructed pathway for water to properly drain away from the building, to prevent flooding.

- (e) Horizontal & Vertical Drain Line Cleaning: Council unanimously agreed not to proceed with the recommended cleaning this year and to re-consider the project in 2026.
- (f) Key FOB Audit: Council agreed that an audit will be completed in the near future to ensure the entry system is updated and that any old/dormant FOB's are deleted from the system. Further information will be provided to the Ownership once the details are confirmed.
- (g) Electric Vehicle (EV) Charging: At the upcoming AGM, a Council member will be proposing the installation of 2 stations that can charge up to 4 cars at a time. The installation charge will be proposed as an expenditure from the CRF. Individual owners using the stations will be charged for any related service fees, as well as for electrical consumption.

IMPORTANT BY-LAW REMINDER REGARDING NOISE:

In a wood-frame building like The Saltspring, noise 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."

8. New Business

- (a) Insurance Policy Renewal: Management confirmed that the insurance policy was renewed through BFL Canada (604-669-9600). A copy of the "Saltspring's" insurance summary report is included in these Minutes.

The current replacement value of the property was indicated at \$19,800,000 (a \$1,151,000 increase from last year), with the premium amount being \$59,995 (which represents a slight increase from the prior insurance period).

The coverage period continues from Dec. 31, 2024 – Dec. 31, 2025. 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 (no change);
- Earthquake – 15%, min. \$250,000 (no change).

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:



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- 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) Dryer Vent Cleaning – quote from Air Vac Services: As the previous work was completed in 2024, Council agreed to consider the cleaning in 2027 (every 3 years).

NOTE TO OWNERS: If you replace your dryer, please take the opportunity to clean out your vents before installing the new unit.

- (c) Exterior Cleaning: It was moved, seconded, and carried unanimously to approve the following cleaning work through Knightsbridge Property Services:
 - Pressure-washing the parkade ramp, the visitor's parking area, the brick pillars on the north side of the building, the front entranceway cement and pavers.
 - Update: work will be carried out on **Friday, April 4th**

Council also approved a quote from Washing Man Pressure Washing to clean the garbage room area. This work is scheduled for the week of April 7th.

- (d) Novus Internet Site Visit: Council confirmed that this item is scheduled on Wednesday, March 5th. Novus will be evaluating the electrical rooms so that they can plan to be an alternative internet/land line service provider for Owners/Residents. Additional details and information will be provided to the Ownership if this provider becomes available.
- (e) Yard Sale: If anyone would like to help organize a Saltspring Yard Sale, please e-mail Council at lms1443@shaw.ca. Depending on the weather, Council has tentatively set the Yard Sale on **April 26th**.
- (f) Gazebo Roof-top: Council will look to order some moss killer and clean up the roof this coming Summer.
- (g) Additional Pavers to be Added to Backyard: Council agreed to purchase a few more pavers to extend the existing pathway, at a cost not to exceed \$100.

9. Correspondence

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

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Owners/Residents may 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

10. Next Meeting Date

The next meeting date, which will be the Annual General Meeting of the Ownership, has been tentatively scheduled in mid-to-late April. Further information and details of the meeting will be provided by way of the AGM Notice Package, which will be distributed to each Owner.

11. Termination

As there was no further business to discuss, it was moved and seconded to terminate the meeting at 8:32 pm. (#301 / #102)

MOTION CARRIED

IMPORTANT INFORMATION:

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), they will directly contact the Property Manager.



**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, 2024 to December 31, 2025
Policy Number	BFL04LMS1443
Insured Location(s)	6745 Station Hill Court, Burnaby, BC V3N 4Z4

INSURING AGREEMENT



PROPERTY (Appraisal Date: December 31, 2024)	DEDUCTIBLE	LIMIT
All Property, Stated Amount Co-Insurance, Replacement Cost, Blanket By-Laws.		\$19,800,000
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
Business Interruption (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



BLANKET GLASS - Includes Lobby Glass	DEDUCTIBLE	LIMIT
Residential	\$250	Blanket
Commercial	\$500	
Canopy	\$1,000	



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

INSURING AGREEMENT



EQUIPMENT BREAKDOWN	DEDUCTIBLE	LIMIT
Standard Comprehensive Form including Production Machines and Electronic Equipment	\$1,000	\$19,800,000
- 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 Shared
Aggregate Policy Limit		\$20,000,000 Shared



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



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.