Vancouver, 14 September 2018—Today, the British Columbia Law Institute’s Strata Property Law Project Committee has published its Consultation Paper on Insurance Issues for Stratas. The consultation paper asks the public for its views on proposals to reform how the Strata Property Act governs the legal issues relating to insurance for strata corporations.

“Insurance is an important matter for all homeowners,” said committee chair Patrick Williams, “but it can be a particularly complicated issue for stratas. Instead of a one-to-one relationship between homeowner and insurer, stratas feature multiple, overlapping relationships between the strata corporation, its insurer, strata-lot owners, and their insurers. The committee has proposals to improve the ways in which the Strata Property Act manages these relationships. Now, it wants to hear what the public thinks of these proposals.”

The consultation paper has 10 tentative recommendations for reform, which address issues such as expanding the legislative mandate on strata corporations to purchase insurance and expressly allowing a strata corporation to decide to charge back to an owner an amount paid for an insurance deductible, if the owner is responsible for the loss or damage that gave rise to the claim that resulted in payment of the deductible. The consultation paper also contains one more open-ended question for discussion, concerning whether British Columbia should adopt the standard-unit concept, which is a feature of the law in other provinces.

The consultation paper, a response booklet, a backgrounder, and a link to our survey are all available at https://www.bcli.org. The consultation is open until 15 December 2018.

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