

# Realty Insurance Services

## Condo Winter Maintenance



### Snow Removal 101: Are you prepared?

Anyone on common property should not be subjected to unexpected hazards, which can be especially prevalent in the winter months. Most slip and falls occur in snowy/icy conditions, be prepared and protect yourself and others.



#### Hire snow removal contractors

Hiring a contractor to take care of snow removal is the best way to keep your property safe. Having a precise contract with defined responsibilities that sets out service standards including response time and record-keeping is critical.



#### Have de-icing materials and shovels on-site

Keep salt buckets on-site and act right away to reduce potential for injury. Place them in common areas near entrances.



#### Maintain snow logs

Require that accurate and up-to-date snow logs are maintained. These document what was done, weather conditions, who performed the task and any comments. Logs are vital in the event of a slip and fall – they prove due diligence and not negligence.



#### Understand legal liability

Under the Occupiers Liability Act, the condo corporation has a duty to keep its common areas safe for visitors and residents alike.



#### Review insurance

Review your liability insurance to avoid unwanted surprises or gaps in coverage.

### We're here to help!

Winterization is a vital responsibility for strata and condo corporations to ensure the well-being and comfort of residents, as well as to protect the property from potential damage. For more loss control information, don't forget to connect with your BFL CANADA representative to keep your insurance portfolio up to date.



#### Learn more

To find out more information about our services, visit: [bflcanada.ca/realty-insurance-services](https://bflcanada.ca/realty-insurance-services)

**Disclaimer:** All information provided by BFL CANADA is advisory in nature. Any such information may not identify or contemplate all unsafe conditions; others may exist.

**BFL CANADA** Risk and Insurance Services Inc.

[bflcanada.ca](https://bflcanada.ca) |    

