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Condo Owners – Insurance and your Strata

Many condo owners have concerns about insurance issues and installing an accessible tub or shower. Most strata's require you to get permission to do a major renovation to your unit, like replacing a bathtub or shower. Make sure you have brochures, information, etc. about the product you are thinking of and bring it to your next strata meeting. The staff at Aquassure would be happy to answer the strata's questions directly, just have them give us a call.

No-one's insurance goes up if you install an accessible bathtub or shower.

- 1. All Aquassure and Best Bath tubs and showers meet or exceed all plumbing codes and are fully certified. Aquassure and Best Bath carry liability insurance for manufacturer's defects.
- 2. The strata insurance will not be affected by any improvements you make in your unit. Strata insurance only covers the original building and contents, not any tenants improvements. Strata insurance WILL NOT go up if you install an accessible bathtub in your unit. They can call their broker to confirm.
- 3. The installer should carry insurance on their work. Any installation problems would by covered by the installers liability insurance. The installer should have the electrical work (if any) approved by an electrician. The Aquassure ADL soaker tub does not need electricity, nor do showers.
- 4. You, as the condo owner, should carry contents insurance. Condo content insurance policies include Improvements and Betterments coverage. This coverage is usual up to around \$30,000 of coverage for any improvements or renovations that people have done. Call your insurance broker to discuss and confirm your coverage. So your insurance WILL NOT go up if you install an accessible bathtub or shower. You do not need special insurance.
- 5. All Aquassure and Best Bath tubs are available as soaker tubs without jets or with jets. Our tubs use the Syllent water pump for our water jet systems, so there isn't a problem with noise. Some other tub companies use different water pumps that are noisy, but our pump is quiet and is condo-approved!

To recap, if you install an Aquassure or Best Bath shower or bathtub:

- Your contents insurance will not go up.
- Your strata insurance will not go up
- Your installer should be insured
- The manufacturer is insured (if you buy a Best Bath tub)
- Water jet systems should use a Syllent water pump (quieter operation)

These guidelines refer to Canadian insurance standard practices and may not be applicable in all areas. Please contact your insurance broker to discuss.