

CONDO LIVING

Taking it to the curb



FRANK FOURCHALK

SAFE AT HOME

Before you leave on your winter vacation, make sure you do a thorough check of your home's security.

A great place to start is the outside. Did you know your home's security starts at the property line?

Most folks think their home security starts at the front door but in fact the measures you take on the outside are just as important as the inside.

One of my favourite security items is the driveway alarm. A driveway alarm is a device designed to detect people or vehicles entering onto your property via your driveway, walkway or any other access point leading to your home.

The alarm consists of two

components, a sensor and a receiver. The sensor is used to detect movement of people or vehicles and the receiver is the device that alerts the homeowner inside the home.

If you choose the wireless model, you'll get three components: a sensor, receiver and a transmitter which sends the wireless signal to the receiver.

These devices are often part of a full security system, much the same as automated lighting control, heat control and other security add-ons.

This means a driveway alarm can also trigger security cameras which can work in conjunction with the lighting which could set off your home alarm sirens.

Careful selection of the sen-

sors need to be taken if you decide to go with a fully integrated system. There are basically three types of motion sensors:

Passive infrared senses heat. These sensors detect both vehicles and people, and are prone to false alarms from animals.

Magnetic probes use a magnetic coil to detect moving metal nearby. This type of sensor will only detect when a nearby vehicle and are generally more costly than the passive infrared units.

Then there's the rubber hose you often see in condos that lie across the parking area near the overhead garage door. When pressure is applied on top of the hose, air is pushed up the hose and triggers the alarm.

Infrared and rubber hose systems are generally sold as wireless units while magnetic probe units are equally available to homeowners.

Many of these units will let you expand up to several sensors to ensure all areas of your

property are secure.

The receiver will notify you when motion is detected for up to three zones and indicates which sensor is sending the alarm.

The hand-held alarm unit allows you to turn motion detection on or off for each particular zone. This will allow you to customize the zones you are monitoring throughout the day or night.

Wireless units can transmit up to 300 feet from your alarm unit. Don't worry about weak signals, you can be sure the signal between the monitor and the motion detector is strong and reliable.

You don't have to worry about the weather when you purchase your driveway alarm. Typically the motion sensors are made of weather-resistant material that can withstand the most adverse conditions.

Yes, there are sensitivity settings on these units. You can set your sensitivity level based



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on where your motion detector is located. You may choose to be alerted only by approaching automobiles or increase the sensitivity to include approaching pedestrians.

You can adjust the sensitivity to pick up movement either 15 feet away to pick up approaching automobiles or increase the sensitivity to 30 feet to include approaching pedestrians.

The most popular models are the wireless units. They are designed to conserve battery

life and in most cases you won't have to replace batteries for more than six months.

The beauty of these devices is when the sensor battery is low, the handheld receiver will alert you so you will always have protective coverage.

— **Frank Fourchalk is a security expert with more than 20 years of experience in the business. Visit him at www.yourhomesecurity.ca.**

Do you have the proper condominium insurance?



STEPHEN CHESNEY

CONDO CORNER

There seems to be a lot of confusion surrounding the insurance coverage in a condominium these days.

In fact, many owners believe that if they see insurance as an expense on the condominium's financial statements, they do not have to obtain any insurance of their own.

Nothing could be farther from the truth and this misunderstanding could be one of the costliest mistakes an owner could make.

If the condominium unit is damaged it is the condominium's insurance company that is responsible to repair the damage. However, the extent of the repairs or the level of restoration is only back to the finishes as provided for in the

"standard unit" definition.

Therefore, it is here where many owners make the mistake of not obtaining adequate personal coverage or in some very disturbing cases no personal coverage at all!

The fact is that the condominium does carry insurance and that insurance does help to protect the owners' assets but only to a limited extent.

The key word here is "standard unit" and its definition is the key to this problem. Whether the owners approve a "standard unit" By-law or they rely on the definition contained within the condominium's declaration, it is that specific definition that details what exactly the condominium's insurance policy will cover.

It is very important for an

owner to find that "standard unit" definition and review it with their insurance broker. In many cases the "standard unit" does not include actual flooring, or upgrades to the kitchen or crown mouldings or even lighting fixtures.

It is likely that in the event of damage to the unit an owner will get a fairly empty and basic unit when the corporation's insurance company completes its repair obligations.

As well, every condominium's insurance policy carries a deductible and in many cases even the deductible could be the responsibility of the owner, another fact that many owners do not even contemplate.

These days in order to reduce premiums, many condominium Board of Directors have negotiated very large deductibles on the corporation's insurance policy, which as you can imagine can be a very large burden on the owner, if in fact it is the owner's responsibility.

Therefore, if you move into

a unit especially one that is "fully upgraded" it is vital that you understand what you need to obtain in the way of personal insurance to be able to rest assure that in the event of damage your unit will be fully restored to its pre-damaged state.

In any event, it is imperative that when buying into a condominium or even if you are currently an owner that you consult your insurance broker and review the condominium documents.

As well, if you are currently an owner and are asked at an annual meeting of the owners to pass a "standard unit" By-law, you take the time to understand the implications of this on your future personal property coverage.

— **Stephen Chesney is a chartered accountant and a partner in the firm Parker Gerber and Chesney Chartered Accountants which acts as auditors for more than 350 condominium corporations in Ontario.**



It is very important for an owner to find the standard unit definition in their condo insurance, and to know that in many cases the standard unit does not include actual flooring, upgrades to the kitchen or crown mouldings.