



**CANADIAN HISPANIC VILLAGE
HOUSING CO-OPERATIVE LTD.**

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OPERATIONS POLICY

SUBJECT:

Insurance

APPROVAL DATE:

December 22, 2013

APPROVED BY:

Board of Directors

DATE OF AMENDMENT OR REPLACEMENT:

Insurance coverage and deductible policy

Liability

1. *CHV carries liability and structural insurance on all property paid for by the Cooperative but not on personal property. This includes glass, if broken from the outside, by someone or something other than the member, their family or their guests but regardless there is a \$250.00 deductible which is the members' responsibility.*
2. *All members agree that that CHV will not be held liable for loss through theft, fire, vandalism or otherwise. CHF will not be held responsible for injury or death to any person, or damage to or loss of property, unless CHV is found negligent.*
3. *Members are required to carry personal insurance to protect against fire, theft or damage, including water damage, to property owned by the member, including outside decks, basement improvements, glass (inside breakage), etc.*
4. *Members are required to carry personal liability insurance.*
5. *Members are responsible for keeping their doorsteps and member sidewalks clear of ice and snow. Any visitor or tradesman, for example, injuring themselves on an uncleared member sidewalk or doorstep can hold the member liable for negligence. This can be covered under your own personal policy.*
5. *Members will not permit anything to be done or kept in their housing unit that*
 - *could increase the risk of damage or disaster*
 - *could increase the rate of CHV's insurance premiums, or*
 - *could cause any type of insurance to be impossible to obtain or retain.*