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## Strata Living

Headline: Who is responsible for patio door repairs?

Topics: Repair & Maintenance of common property, Insurance

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Written by: Tony Gioventu

**Dear Tony:** Who is responsible to repair patio doors?

We had a large bird fly into the door and the outer window was broken. When we called our strata, we were told it was our problem because our balconies are limited common property. We called our insurance company who said it was the strata responsibility. We have a broken window and we cannot come to any agreement.

*Gillian B. White Rock*

**Dear Gillian:** In townhouse and apartment style condos the common assets and fixtures installed by the owner developer are items that must be insured by the strata corporation. Those items will include the doors and windows on the exterior of the buildings. According to your strata plan they are common property and under your bylaws the windows are the responsibility of the strata corporation to maintain and repair. As an owner, you are also deemed to be a named insured on the strata corporations' insurance policy. The broken window on the patio door is a claim on the insurance policy of the strata corporation and the insurance deductible is a common expense paid by the strata corporation. Contact your insurance broker and file a claim. Your strata must provide you with a copy of the insurance policy.