Dear Condo Smarts: I have been renting out my strata unit since 1975. Over that period, I've been fortunate to have only three tenants. However, my recent tenant has been troublesome and caused a great deal of damage in our building.

He decided to undertake some repairs to the unit plumbing and install taps and hook into the drain for a washing machine and dryer. I'm sure your readers can imagine what's happened. There's been a major flood and damage to over half of the suites in our eight-floor building.

I had only recently inspected the unit and all was well, but within a day of my last visit, I gather the strata corporation received complaints about noise and construction going on in the unit. Unfortunately, no one ever investigated the complaints and we, as the owners, were never contacted until the damage was done.

The tenant has secretly moved out and we're advised that we have to pay the $25,000 deductible. We thought the deductible was a common expense of the strata. Can they make us pay for something that we are not responsible for?

-- Dave Harris, White Rock

Dear Dave: Whether it is an insurance claim, bylaw violation or some other action required by the strata corporation to enforce its bylaws or rules -- and this often includes the recovery of damages associated with insurance claims -- landlords need to know they may likely be on the hook for the costs if their tenant is unwilling or unable to pay.

Landlords need insurance coverage, just as the owners who live in their strata lots do. While the amount of contents owned by the landlord might be minimal, they still need coverage for improvements made to the strata lot, to protect themselves should a liability suit be brought against them and, lastly, for coverage if the strata corporation's deductible is assessed to them.

Russ McMurchie of Coastal Insurance warns that not all policies provide adequate coverage for the strata corporation's deductible, but that it is available.

When owners rent their units out, they should know what the strata corporation's deductible is, especially for water damage, and they should make sure that their unit-owner policy has adequate coverage.

Exemptions under landlord policies may include home-based businesses, illegal activities such as grow ops or meth labs, human-rights claims or, in some cases, unauthorized alterations to property resulting in damages and claims. Some landlords simply add an extension to their homeowner policy rather than purchase a separate rental-type policy to cover the risks.

Be honest about your intentions when purchasing your insurance and remember, no two policies or conditions are the same. If you're renting to a long-term tenant or renting for a short term, such as a vacation rental, policy limitations and conditions may vary significantly. Bottom line: Are you properly covered?