

SUMMER VILLAGE OF WEST COVE

Winter Newsletter



P: 587-873-5765

E: svwestcove@outlook.com

M: 721 Valking Road West Cove, AB, T0E 0A2

W: www.westcove.ca

WASTE COLLECTION CHANGE

Note: The regular Monday, December 25, 2017 waste pick-up has been changed to **Tuesday, December 26, 2017 (Boxing Day)**. Please mark your calendars!

E-MAIL ADDRESSES

The Summer Village is in the process of collecting emails from all residents. If you would like to periodically receive notices and updates from the Summer Village, please provide us with your email address by calling the Summer Village Office or by emailing us the information.

MONTHLY TAX PAYMENT PLAN

The Tax Payment Plan begins in January. If you would like to join, please contact the Summer Village Office for details.

Mayor's Message

Merry Christmas Everyone,

Fall is upon us and for many of us, our thoughts turn towards Christmas. This is a very busy time of year for many of us and with less than a month before Christmas, your Council and Administration Team would like to take this opportunity to wish each and every one of you a VERY MERRY CHRISTMAS and for GOOD HEALTH and HAPPINESS in the NEW YEAR.

There are a number of updates for you:

- Our Alleys will be addressed this coming year. I am pleased to report that this work will be discussed at our budget meetings for financial considerations. We have a number of ideas for the use of our lanes. Given that we will soon be in budget deliberations and with the feedback received from ratepayers, this additional work will be given serious consideration. Maps indicating where alley upgrades will be considered/made will be posted on our website.
- The Stormwater Drainage Project will resume in Spring of 2018 as this will be an ongoing project. Please refer to the Summer Village website as we will keep residents informed of the progress.
- Our goal for 2018 is to finalize a budget with little or no increase in taxes. We have already identified a few areas where cuts to expenditures can be made but nothing yet has been finalized. Predicting or anticipating future needs is always a challenge. We do have some higher priority initiatives that we consider musts to do!

Once again, Merry Christmas to Everyone and Sincere Best Wishes for the New Year!

Larry St. Amand, Mayor

FIRE SERVICES/INSURANCE

Fire Insurance Coverage – Are you Protected?



Fires can happen! Unfortunately, our communities have faced or will face fire response in one form or another. Recent scenarios and incidents have renewed a broader discussion on fire protection strategies within our smaller urban communities. Encouraging property owners to carry appropriate insurance policies is a vital part of this discussion. In particular, we want to remind all residents that the cost of fire suppression on your property is a cost payable by the property owner – not the municipality – and it is important for you to ensure that you have either adequate personal finances or a comprehensive insurance policy to cover these costs should the need arise.

You are encouraged to take the time to have this conversation with your insurance broker and make sure that the coverage you have on your property is realistic for the potential costs you may incur, including property damage/replacement, structure fire suppression, grassland fire suppression and call-out services.

As part of the annual operating budget, the Summer Village collects for Fire Services; this amount is transferred to our Fire Services provider to pay the standby fee as per our contract. However, in the event of a fire, the suppression costs are an additional expense that is ultimately the responsibility of the property owner to pay – not the municipality. While some municipalities opt to subsidize their fire suppression costs through general revenues, the Summer Village – among many others – has opted for a less subsidized model that relies on property owners obtaining proper fire suppression insurance coverage on their property.

While every insurance firm is likely to be slightly different, it seems a typical policy contains \$10,000 in structure fire suppression coverage. As an administration provider to many local municipalities, our experience is that **structure fire suppression costs can amount to tens of thousands of dollars!** There is also an additional coverage option for grassland fire suppression that may be worth consideration as recent grassland fires have resulted in bills as high as \$11,000.

For discussion purposes, a poll of our office staff found that an additional \$10,000 in fire suppression coverage (for a total of \$20,000) on an average policy increased individual insurance costs by around \$65.00/year. It would appear that reliance on the private insurance market to cover fire suppression costs in our community clearly seems to be the affordable way to ensure you are covered. As a property owner in the Summer Village, we encourage you to review your fire suppression coverage with your insurance provider at your earliest convenience.

Also be advised that should the fire department be dispatched to your residence as a result of a home alarm, a false alarm or, for example, a passerby sees smoke and calls 9-1-1, you, as the property owner, will receive an invoice for these call outs.

If you have any questions on fire suppression procedures or cost recovery methods, please feel free to contact the administration office at your convenience to discuss further.