Page #	Current Section	Recommended Change	Rationale
3	Exemptions	add, "Detached Accessory Building"; i) Not more than 55 sq. m. / 592 sq. ft. in building area, defined by BC Building Code (BCBC), with no residential or combined occupancy, ii) The entire building must be a single occupancy only utilized for storage (F3). Partial use of the building for all other uses is not applicable to the policy exemption.	Up to 55 sq. m. in building area for a detached accessory building used for storage matches exactly for below frost footing requirement in BCBC Part 9, s.9.12.2.2, and therefore, provincial legistation has established a broadly acceptable risk threshold for a building potentially affected by frost movement.
4	Exemptions	add, "Outdoor Recreation Structure"; i) Covered or uncovered structure that is constructed at grade level and has an open view of the surrounding area and is used for relaxation. ii) Not more than 14 sq. m. / 150.69 sq. ft. in <i>building area</i> , defined by BC Building Code.	Exemption aimed at gazebos, pergolas, small saunas.
4	Exemptions	add:"Uncovered Deck"; i) Any portion of a deck covered by a roof is not applicable to the policy exemption, ii) Not more than 18.58 m2 / 200 sq. ft. in building area, defined by BC Building Code.	The idea behind this circumstance is that we have many RV's in geohazard areas. Many of these structures requiring a permit are proposed from an owner within a "shared interest" type property located within a geohazard area. Ownership in shared interest properties can number in the hundreds, and as every single owner of a shared interest property is requried to sign off on an applicable geohazard covenent, this proposed exemption eliminates this almost impossible task especially as this exemption is chiefly aimed at smaller uncovered deck/landing/stairs typically minor in nature and used for a modular home or seasonal RV.
4	Exemptions	 add: Interior or Exterior Renovation i) Renovation applicable to construction inside the existing structure or building envelope. ii) Does not increase the building footprint or additional occupant load. 	Small interior or exterior renovation that does not create additional building footprint/additional occupant load. Examples: but not limited to, adding a roof only on an existing deck, adding an exterior window/needing a structural beam.