



Annual Meeting

FREDERICTON

2026

June 11-13

*Deep roots.
Renewed growth.*



Learning from insurance claims

Laura Howse, Sanjit Raut, Sue Elliott, Sarak Knight and Chris Davey

Land Acknowledgement

We respectfully acknowledge that New Brunswick is situated on the unceded and unsurrendered territories of the Wolastoqey, Mi'gmaw, and Peskotomuhkati peoples. We seek to repair and rebuild meaningful relationships with Indigenous peoples and honour these lands which hold the hopes of future generations.



Agenda

Welcome

Human Rights Claims

Cyber Insurance

Bio Break

Case Studies breakout session

Questions



Introductions



Laura Howse,
Senior Specialist, Corporate
Claims, Bodily Injury



Sanjit Raut, Senior Underwriting
Specialist



Sue Elliott, Senior Risk Specialist,
Cyber Security



Sarah Knight, Commercial
Account Consultant



Chris Davey,
Senior Risk Specialist



Human Rights Claims Against Co-ops

Co-ops receive applications or complaints by applicants alleging discrimination or harassment in Accommodation (Housing) based on protected grounds under the Human Rights Code of the applicable province, including:

- Race
- Disability
- Sex
- Receipt of financial assistance



Legal Framework

Accommodation

- Every person has a right to equal treatment with respect to the occupancy of accommodation, without discrimination

Harassment in accommodation

- Every person who occupies accommodation has a right to freedom from harassment by the landlord or agent of the landlord or by an occupant of the same building

Risk Mitigation

By-laws and policies/procedures

Training and education for Board members

Recording, investigating and responding in an effective and timely manner

Timely and clear communication with parties involved

Third-party investigations

Ensuring a fair, impartial investigation and disposition of any allegations



thank you!



Seeing is believing.....but is it real?



Today's Risks and How to Stay Safe

Risks

- Fake payments and invoices
- Messages pretending to be banks or the CRA
- Look-alike email addresses
- Requests to change banking details
- Scams aimed at treasurers and signers

What You Can Do

- Use two-person approval for payments
- Call to verify - don't trust email alone
- Confirm banking changes by phone
- Stick to your payment process
- When unsure, stop and check

Red Flags:

Urgency

Secrecy

Requests that break normal processes



The Grandparent Scam



What to Do If You Think It's a Scam

Stop and do not proceed with the request or transaction

Do not click links, open attachments, or respond to the message

Verify the request using a trusted channel (known phone number or internal contact)

Report the incident immediately to your IT Support or our claims team

Preserve evidence (emails, screenshots, phone numbers, timestamps)

Immediately notify your bank or credit union to stop or reverse fraudulent actions

Report fraud incidents to the Canadian Anti-Fraud Centre (1-888-495-8501) to protect others



CHF Cyber Product

Form CY100 — Base Cyber

- Privacy breach response expenses
- Privacy regulatory defence and penalties
- Core first-party coverage for data breaches
- Limited scope — primarily privacy/personal info
- Insurance amount could be consumed rapidly
- Business interruption / loss of income

CY 244— Enhanced Cyber

- All CY-100 coverages plus:
- Digital asset loss and restoration
- Cyber extortion / ransomware
- Network security & privacy breach liability
- E-media liability
- Social Engineering, Funds Transfer Fraud & Telecommunications Fraud



Five Practical Actions Every Housing Co-op Can Take

Enable Multi-factor Authentication

Using multi-factor authentication on email and banking accounts helps prevent unauthorized access effectively.

Centralize Co-op Communications

Stop using personal emails for co-op business to centralize information and improve security.

Verify Payment Requests

Always verify payment requests and account changes before proceeding to reduce fraud risks. Implement second or third approvals for larger transactions

Manage Board Member Access

Regularly removing access for former board members protects sensitive information in the co-op.

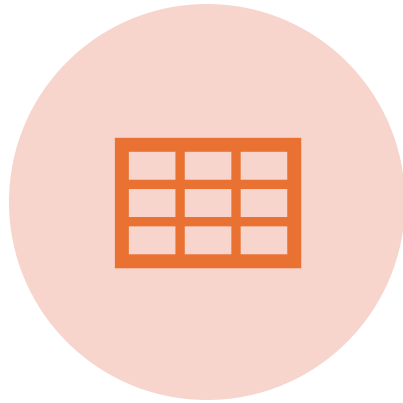
Promote Scam Awareness

Discussing scams openly and sharing examples builds community awareness and confidence.





Case Studies



EACH TABLE HAS A SCENARIO



WORK TOGETHER AT YOUR
TABLE TO REVIEW AND ANSWER
QUESTIONS



AFTER 15 MINUTES, WE'LL
REVIEW

Risk Management – Commercial Property Scenario 1

Pierre, a member of a local multi-level/multi-unit co-op. He decided to take his family away for a two-week Spring holiday as the weather had been so mild recently. After packing up and securing their residence, Pierre and his family set off.

Within the first few days of their holiday, Pierre was unaware that the temperatures in their hometown had dropped significantly to freezing. Pierre had forgotten that they left a window open in their bathroom. Both the sprinkler line and the pipes running to the bathroom fixtures burst causing significant damage. The water escaped from the bathroom and caused damage to their unit and their belongings. The damage was only presented several days later when the neighbours below and beside noticed water damage to their units.

Risk Management – Cyber Scenario 1

Marion Jones, the treasurer for Green Meadow Cooperative Housing, received an email that appeared to be from Northstar Plumbing, a contractor they regularly use. The email included new payment details for a \$45,000 invoice, which Marion processed. The funds were later found to have been sent to a fraudster's overseas account. A few weeks later, the real Michael Stevens from Northstar contacted Marion about the unpaid invoice, leading to a cyber insurance claim and investigation.

Updated Banking Information – Effective Immediately

From: Michael Stevens <accounts@northstarplumbing.com>
To: Marion Jones, Treasurer - Green Meadow Cooperative Housing



Hi Marion,

Please note that Northstar Plumbing has recently updated our banking information due to an internal systems upgrade.

Effective immediately, all future payments should be made using the updated banking details attached. This applies to Invoice #45892, currently outstanding.

Please confirm once payment has been submitted.

Kind regards,
Michael Stevens
Accounts Receivable
Northstar Plumbing



Risk Management – Human Rights Scenario 1

Dorothy Carlilse is a member of Fredericton Co-operative Housing. Over the past 2 years, Dorothy has complained to the Board of Fredericton Co-op that she has been suffering from asthma and frequent chest infections due to the continuous second-hand exposure to smoke from her neighbour's smoking of cannabis inside their unit. Dorothy has repeatedly asked the Co-op to put a stop to her neighbour's smoking, but the Co-op has taken no action. Dorothy attended a Board meeting and raised the cannabis smoking issue at the meeting, where she asked the Board to move her to a unit farther away from the smoking neighbour. She also requested that the Co-op install better air filtration, pay to professionally clean her unit, and that they change their by-laws to make the building an entirely smoke-free building. The Board debated, but took no action. Dorothy grew tired and frustrated with her living circumstances, and with the Co-op's lack of response. Dorothy issued a complaint with the New Brunswick Human Rights Commission against Fredericton Co-operative Homes for bodily injury, mental anguish, harassment and changes to the co-operative housing policies and by-laws as a result of alleged second-hand smoke inhalation from a neighbouring unit. Dorothy demanded \$20,000 for compensation for her physical illness and mental illness; \$10,000 for harassment; to be immediately moved to a new unit at the Co-op's expense; the eviction of the neighbour, as well as a change to the Co-op's by-laws to prohibit smoking in all units and common areas.



Risk Management – Cyber Scenario 2

Charlottetown Meadows Housing Co-op uses one shared office computer for member records, maintenance requests, and finances.

One Monday, Mark, the part-time administrator, gets an email that looks like it's from Canada Post. It says a package couldn't be delivered and asks him to click a link. Mark clicks the link and enters his email and password on what looks like a Canada Post website. Nothing happens, so he closes it and continues working.

A few days later, the computer starts running slowly. On Thursday morning, Mark turns it on and sees a red screen saying: "Your files have been encrypted. Pay 1.5 Bitcoin (approximately \$85,000 CAD) within 72 hours to recover your data. Failure to pay will result in permanent deletion."

All of the co-op's files are inaccessible, including member information, financial records, and meeting notes. The co-op does not have a recent backup, and their volunteer IT helper is no longer available.

The co-op contacts their insurer, who brings in a cyber lawyer and an IT investigation team. They discover the email was fake. The attackers stole Mark's login details and used them to break into the system and install ransomware.



Risk Management – Human Rights Scenario 2

Adeola lives in Alma Community Co-op with her two children. Adeola has made complaints to the Co-op that another resident has been verbally harassing her with racially-charged slurs and stereotypes. Feeling threatened, Adeola uses an alternate entrance to the building to access her unit, to avoid her neighbour. Adeola's children don't feel safe to use the common areas of the complex. The neighbour's son chased Adeola's son inside when he was skateboarding on a walkway. Adeola brought her concerns to the building superintendent, who told her that he would talk to the neighbour. After a month of no change in the neighbour's behaviour, Adeola wrote an email to the Board asking if they could address the neighbour's behaviour. The Board President responded to Adeola a couple weeks later stating that they had no account of any behaviour and asked Adeola to give them specific instances. Adeola started documenting incidents involving her neighbour and sending these through e-mail to the Board and superintendent. She didn't receive any response. After another two months pass, Adeola attends a Board meeting. She brings up the repeated occurrences where her neighbour has been threatening and harassing, and she demands the Board intervene. She wants to be moved to a unit where she won't have to encounter the neighbour, and she wants the Board to enforce a harassment and discrimination policy. She would like the neighbour reprimanded and forced to undergo training and education related to harassment and discrimination. The Board is not clear about how to respond to Adeola's issue. The Board tells her they will look into it further. A long delay, lack of communication and lack of transparency results in Adeola feeling desperate, and she issues a complaint to the New Brunswick Human Rights Commission. Adeola's complaint states that neighbours in her housing complex are harassing her and her children with racial slurs, and that the co-op is not intervening to stop the harassment.



Risk Management – Cyber Scenario 3

Saint John Riverside Co-op has 85 units and a small staff team. The board president, Doug, is well known and trusted.

On a Friday afternoon, Angela, the part-time bookkeeper, receives a text that looks like it's from Doug. The text says there's an urgent issue and asks her to send an Interac e-Transfer for \$4,800 to pay a contractor who worked on the roof. Doug says he can't talk and will send the paperwork on Monday.

Angela knows there was recent roof damage and that emergency repairs were done. Not wanting to cause a delay, she sends the e-Transfer.

On Monday, Angela mentions the payment to Doug. Doug says he never sent the text. When they check his phone, there is no record of the message. The text came from a fake number designed to look like Doug's.

The money is gone and cannot be recovered. The co-op reports the incident to the police and contacts its insurer.

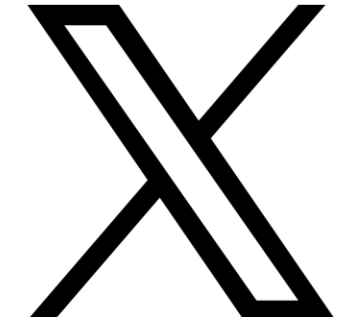


Any Questions



Share what you've learned on social media!

- Post photos, favourite moments, or key learnings from today's workshops on social media
- Tag us @chfcanada.
- Use the hashtag #CHFCanada2026



The National Education Committee presents

ONLINE LEARNING

Self-Paced

Move through the content when it suits you.



Courses

Fulfilling your legal duties as a board director

Taking effective meeting minutes

Chair like a champion

Personal information protection

Identity affirming language

Maintenance 101

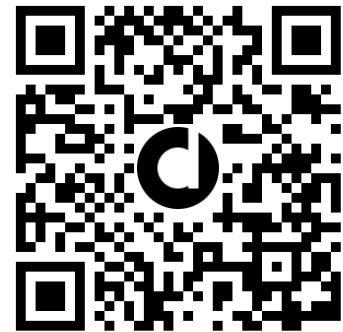
Financial statements 101

- ✔ For board directors, co-op members, and staff
- ✔ \$30 per course
- ✔ Many courses to choose from
- ✔ 30 minutes per course
- ✔ Requires internet connection
- ✔ Develop practical skills and gain knowledge



TAKE ACTION TODAY!

Youholdthekey.ca



**YOU HOLD
THE KEY**

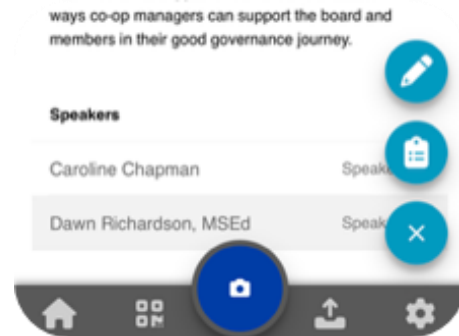
Protect affordable homes
Renew rental assistance now



Before you go

We need your help to do better!
Fill out a paper evaluation, fold in half and leave it in the room.
Or fill out a digital evaluation using our conference app.

Thanks!



When you get home

Find today's workshop materials in the resources section on our website:

chfcanada.coop/education/resources

Reminders

- **Voting in CHF Canada National Business meeting happens on Saturday.** Your co-op's delegate must be there in order to vote. The delegate can pick up a voting device at conference services
- **All coffee breaks will be held in the tradeshow area!** Make sure you visit all the tradeshow exhibitors so that you can complete the bingo card (found in your bag) and have a chance to win prizes.



Thank you to our workshop sponsor

