

## A Short Condominium Lexicon

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### **A SHORT CONDOMINIUM LEXICON**

As condominiums have become a part of our insurance, legislative and real estate realities, the words and expressions used to describe them have also taken root in our vocabulary. In mastering the concepts that depict condominiums and the people who live in such dwellings, we note differences between the Québec Civil Law vocabulary and the common law terms characteristic of the rest of North America.

Any attempt to inventory this lexical treasure must cope with some unusual difficulties, namely that the current updating of the Québec Civil Code can be a source of unsuspected confusion because terms used in the current Civil Code are sometimes replaced by others in the soon-to-be-effective Civil Code. To play it safe, we have first

listed the stable French terms as the anchor and then have presented the English equivalents in the following order:

**French term: general or common law equivalent(s); current Civil Code equivalent; new Civil Code equivalent;** but if there is only one English term for all three or if Québec law is silent on such matters, a single term appears by itself.

One final word of caution: translated documents travelling between civil law and common law jurisdictions may sometimes be the unintended vehicles of concepts or causes of action (especially those involving equitable or fiduciary relationships) that are unknown, invalid or even worse, far more potent than in the “other” jurisdiction. To be on the safe side, consult your lawyer or notary before attempting to enforce a contract that you have had “translated”... you could be in for a surprise!

amélioration	betterment
appartement	unit
assurance de la collectivité des copropriétaires	condominium corporation policy
assurance du bâtiment	policy on (the) building
assurance du contenu	policy on (the) contents
assurance du copropriétaire	unit owner’s policy
collectivité	condominium corporation
collectivité des copropriétaires	condominium corporation
copropriétaire	unit owner or tenant in common; coproprietor; co-owner
copropriété	individual ownership or tenancy in common; co-ownership; co-ownership
copropriété par déclaration	condominium
copropriété divise	divided co-ownership
copropriété indivise	undivided co-ownership
coût de remplacement	replacement cost
déclaration de copropriété	condominium declaration, co-ownership declaration; declaration of co-ownership; declaration of co-ownership
franchise	deductible (clause)
habitation	unit
immeuble en copropriété par déclaration	condominium building
immeuble par destination	permanently installed (then enumerate items)
indivision	indivision or undivided interest; indivision; indivision

jour du sinistre	date of loss
lot	lot, strata lot or condominium parcel; lot; lot
partie commune	common area or element; common portion; common part
partie exclusive	unit-owner area, condominium parcel, individual unit, strata lot; exclusive portion; exclusive part
partie privative	(See <i>partie exclusive</i> )
<p>Note: The designation of the unit-owner's area goes by many expressions in English which can be quite confusing for the uninitiated. My advice is to treat any document as a whole and interpret it by opposing one term with another (while hoping that the author did not use synonyms carelessly...).</p>	
plus-value de (l'article)	excess cost of (item)
règle proportionnelle	co-insurance provision or co-insurance clause
remise en état	restoration
répartition	apportionment
sinistre	loss(es)
société de copropriété	association of unit owners, condominium corporation, trust, unincorporated association, partnership or strata corporation; not found; syndicate (which is a legal person, <i>i.e.</i> corporation)
valeur à neuf	replacement cost
valeur au jour du sinistre	actual cash value

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