

VANCOUVER ELECTRICAL REPAIR

Permits & Inspections

Technical Safety BC and municipal electrical permits, homeowner permits, inspections and what needs one in Metro Vancouver

4 Expert Answers from Electric IQ

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Could my Coquitlam insurance claim be denied over unpermitted electrical work?

Yes, it can be, and in Metro Vancouver it happens more often than homeowners expect. Unpermitted electrical work is one of the most common reasons a BC insurer denies or reduces a claim, voids a policy at renewal, or requires remediation before continuing coverage.

Here is how the exposure works in practice. When you make a claim, your insurer can request documentation on any work that may have contributed to the loss. If an adjuster finds evidence of unpermitted wiring, a panel change done without a permit, or a circuit added without inspection, they can argue the work was non-compliant and contributed to the damage, even if the connection is indirect. In BC, insurers are not required to cover losses caused by code violations, and unpermitted electrical work is a code violation by definition.

What this means specifically in Coquitlam

Coquitlam's electrical permits are issued by Technical Safety BC, not the city. That means any residential electrical work beyond a straight like-for-like fixture swap needs a Technical Safety BC permit, and the completed work needs to pass a Technical Safety BC inspection. The inspection record is what proves the work was done to the BC Electrical Code. Without it, there is no paper trail, and your insurer has grounds to question the work.

The risk is not just fire or fault claims. A water damage claim in a finished basement where someone added a circuit without a permit, a theft claim where an insurer notices an unpermitted sub-panel during the investigation, or a liability claim after a guest is injured can all trigger a policy review. Some insurers in BC now ask directly about panel age, knob-and-tube wiring and unpermitted work on renewal applications.

The situation is worse if your home has a Stab-Lok (Federal Pioneer) panel, aluminum branch wiring from the 1965-1976 era, or any remaining knob-and-tube. These are already flags for BC insurers. Unpermitted work on top of one of those conditions is a compounding problem.

What you can do now is straightforward. A licensed electrical contractor can assess what work was done, determine whether it meets current code, and pull a permit for remediation or replacement if needed. In Coquitlam, that permit goes through Technical Safety BC. The permit fee is typically \$75 to \$200 for a residential job and is a small cost compared to a denied claim. Some contractors call this a "permit-after" or inspection of existing work, and Technical Safety BC does allow it, though the inspector may require corrections before signing off.

Before hiring anyone, confirm the contractor holds a valid Technical Safety BC licence and has WorkSafeBC coverage. Ask whether the permit and inspection are included in the quote, and ask what happens to the price if the inspector requires additional corrections. Get at least two quotes.

Want quotes for this? Vancouver Electrical Repair can match you with local Coquitlam electricians for free.

Q2

Are EV charger installs in Maple Ridge inspected before use?

Yes, EV charger installations in Maple Ridge require a permit and inspection before the charger is put into regular use. Maple Ridge is one of the seven Metro Vancouver municipalities that runs its own electrical permit and inspection program, so you apply to the District of Maple Ridge's building department rather than Technical Safety BC.

What the permit and inspection process looks like

Your licensed electrical contractor pulls the permit from Maple Ridge before work starts. Once the circuit and charger are roughed in, an inspector from the municipality comes out to verify the installation meets the BC Electrical Code (the Canadian Electrical Code with BC amendments). The charger should not be put into regular service until that inspection is passed and signed off. Permit fees for a residential EV charger circuit are typically in the \$75-\$200 range and are usually included in a contractor's quote, so ask specifically whether the permit is bundled in.

The inspection will look at the circuit breaker size (typically 40A or 50A for a Level 2 charger), the wire gauge, the GFCI protection requirements, the mounting of the charger unit, and whether the panel has the capacity to support the new load. If your home has a 100A service, the electrician should do a load calculation before sizing the circuit, because adding a 40-50A EV circuit to a panel that also runs electric baseboard heat can push you close to the service limit.

A permit is not optional here. Skipping it can void your homeowner's insurance, create problems when you sell the house, and potentially disqualify you from rebates.

On rebates: the BC Hydro home EV charger rebate covers 50% of purchase and installation costs up to \$350 for eligible single-family homes, row homes and duplexes. CleanBC Go Electric also has programs for home charging. Both programs require a licensed contractor and a completed permit, and most require you to apply before work starts, so sort out the rebate applications before the electrician books the job.

For the installation itself, expect to pay \$800-\$2,000 for a straightforward Level 2 circuit with a short run and available panel capacity. A longer run, a detached garage, trenching under a driveway, or a panel that needs upgrading can push the total to \$2,500-\$4,000 or more, not counting the charger hardware itself (typically \$600-\$1,000 extra).

Before hiring, ask the electrician for their Technical Safety BC licence number, confirm WorkSafeBC coverage is in place, and verify the permit is included in the quote. Want quotes for this? Vancouver Electrical Repair can match you with local electricians for free.

Q3

What paperwork does a Vancouver electrical inspector want at the final inspection?

For a residential electrical inspection in the City of Vancouver, the inspector from the City's own electrical department (not Technical Safety BC) wants to see a short but specific set of documents and conditions on site. If your project is in Burnaby, Surrey, North Vancouver, West Vancouver or Maple Ridge, the same general logic applies but the form numbers and submission portals differ by municipality.

What to have ready at final inspection

The permit itself must be posted or immediately available on site. In Vancouver, this is typically a printed copy of the electrical permit issued through the City's online permit system. The inspector will cross-reference the permit number against the scope of work, so the work done must match what was applied for. If the scope changed mid-project, an amendment should have been filed before the inspection, not after.

The contractor's Field Safety Representative (FSR) licence number is tied to the permit application, so the inspector already has it on file, but the electrician on site should be able to confirm it verbally if asked.

For larger jobs, particularly a 200A service upgrade or a new panel, the inspector will want to see the load calculation. This is a written document showing that the service size is adequate for the connected loads in the home. A licensed contractor produces this as part of the design; it does not need to be a formal engineering stamp for a typical residential job, but it must be present and legible.

For an EV charger circuit, especially one tied to a CleanBC Go Electric rebate, keep the charger's specification sheet on site. The inspector confirms the circuit rating matches the charger's nameplate and that the installation meets the BC Electrical Code requirements for the location, including GFCI protection if the charger is in a garage with a vehicle door.

For strata work, the inspector will not ask for the strata council's alteration agreement, but the contractor should have confirmed that approval exists before pulling the permit. If work touches common property, the strata's electrical room or the parkade, the permit scope needs to reflect that.

The inspector will also want unobstructed physical access: panel door open, junction boxes accessible and covered, no drywall closed over new wiring before the rough-in inspection was signed off. Closing walls before a rough-in sign-off is one of the more common reasons a job gets a correction notice.

For Technical Safety BC jurisdictions (Richmond, Coquitlam, New Westminster, Delta, Langley and the rest of the Lower Mainland outside the seven self-governing municipalities), the process is similar: the permit is issued by Technical Safety BC, the FSR files the permit online, and the inspector either attends site or, for smaller jobs, may accept a declaration of completion with photos. Confirm the inspection path with Technical Safety BC when the permit is issued, because not every job gets a physical site visit.

One thing that catches homeowners off guard: if you pulled a homeowner permit for work on your principal residence, you are the responsible party at inspection. Have your permit number, a clear description of the work, and access to every part of the installation ready. The inspector may ask you to demonstrate that outlets are live and breakers are labelled.

Want quotes for this kind of project? Vancouver Electrical Repair can match you with local electricians for free.

How long is a Technical Safety BC electrical permit valid before it expires?

Technical Safety BC electrical permits are generally valid for **one year** from the date of issue. If the work is not completed and inspected within that period, the permit can lapse and you may need to apply for a renewal or a new permit, which means additional fees.

In practice, most residential jobs (a panel replacement, an EV charger circuit, a service upgrade) are completed and inspected well within that window. Where the timeline matters is on larger projects that stall mid-construction, or where BC Hydro coordination for a service upgrade causes delays. If your electrician pulls a permit in the fall and the job drags into the following year, it is worth confirming the permit status before the final inspection is booked.

One thing worth knowing for Metro Vancouver specifically: seven municipalities run their own electrical permit and inspection programs rather than using Technical Safety BC directly. Those are the City of Vancouver, Burnaby, Surrey, the City of North Vancouver, the District of North Vancouver, West Vancouver and Maple Ridge. Each of those municipal offices sets its own administrative rules, so the exact validity period and renewal process can differ slightly from the Technical Safety BC standard. If your job is in one of those cities, confirm the permit expiry terms with the local building or electrical department when the permit is issued.

For everywhere else in Metro Vancouver (Richmond, Coquitlam, New Westminister, Delta, Langley, Port Moody, Port Coquitlam and the rest), Technical Safety BC handles the permit directly and the one-year validity applies.

If you are a homeowner doing work under a homeowner permit on your principal residence, the same timeline applies, and the inspection is just as important as it is for a licensed contractor's permit. An uninspected permit can create complications when you sell the home or make an insurance claim.

If you have a specific job coming up and want to confirm the current permit terms, contact Technical Safety BC directly or the relevant municipal electrical department for your address.

Disclaimer: This guide is provided for informational purposes only by Vancouver Electrical Repair. It does not constitute professional advice. Always consult qualified, licensed contractors and your local electrical authority (your municipality or Technical Safety BC) before starting any electrical project. Information is current as of October 4, 2026 and may change. Visit vancouverelectricalrepair.com for the latest answers.