

In accordance with the HOA Declaration of Covenants, Article VI, Section 3:

- 1. No owner or occupant shall do anything or keep anything on any lot which could be a possible danger to homeowners and thereby could cause an increase in insurance rates.
- 2. No owner or occupant shall permit anyone else to store or keep anything or do anything which could be a danger to homeowners and thereby could cause an increase in insurance rates.
- 3. Any owner who intends to file an Insurance Claim against the Association’s Insurance Policy is referred to and should follow the provisions of Policy Statement #120.

In accordance with the HOA Declaration of Covenants, Article XI, Sections 4 and 12:

- 1. Each homeowner is responsible for providing adequate insurance for the interior of their patio home and for their personal property. Proof of such coverage may be required by the HOA Board.
- 2. When an owner’s unit suffers physical damage of a type covered by HOA insurance, the owner is responsible for paying for the cost of repair up to the deductible that applies for that type of damage in the HOA insurance policy. To provide protection against assessment by the HOA for repair or deductible charges, the owner is advised to include appropriate and sufficient Loss Assessment coverage in his/her homeowner’s insurance policy.
- 3. The amount of recommended Loss Assessment Coverage will be posted annually at the HOA web site.
- 4. It is important that owners verify, through discussion with their insurance agents, that their Loss Assessment coverage will protect them appropriately against HOA assessments charged in the manner and for the purposes described in the HOA covenants and at the HOA website.

Recorded in the Book of Minutes on \_\_\_\_.

\_\_\_\_\_Board President on \_\_\_\_.