

**EXHIBIT "B"**

**POLICY OF SALT MARSH COTTAGES OWNERS ASSOCIATION INC. BOARD OF DIRECTORS REGARDING REPAIR OF DAMAGE TO INTERIOR OF COTTAGE INCLUDING BUT NOT LIMITED TO CEILINGS, WALLS, AND WINDOWS CAUSED BY WATER EMINATING FROM OUTSIDE THE COTTAGE**

**Adopted: October 22, 2019**

WHEREAS, the Master Deed, Article II, Sections 2.1, 2.2 and 2.3 set forth the boundaries of each Cottage;

WHEREAS, the Master Deed, Article II Section 2.4 further clarifies the obligations of each Cottage Owner for maintenance and repair of damage within the Cottage including, among other things, that each Cottage Owner shall be responsible for the "maintenance and repair" of the walls, floors, ceilings and windows of their respective Cottage; and

WHEREAS, the Master Deed, Article V Section 3 also requires each Cottage Owner to be responsible for, at his own expense, "maintaining, repairing and decorating" all walls, ceilings, floors and other elements of his cottage as defined in the Master Deed, Article II, Section 2.

NOW, THEREFORE, it shall be the Policy of the Board, in interpreting the aforementioned Sections, that the Cottage Owners shall be responsible for repairing, at their own expense, any water damage to any part of the Cottage Interior from any source whatsoever including but not limited to water from the roof, dormers, windows, periscope windows or skylights.

Anytime a Cottage Owner observes water damage inside his Cottage on his ceilings, walls, floors, windows or anywhere else inside the Cottage he shall immediately report the damage to the Regime Property Manager on a Board approved Damage Report Form.

Pursuant to the Master Deed, Article II Section 3 (Common Elements), if the water damage is found to be caused by deficiencies in the improvements enumerated in Article II Section 3.1 (b) the Regime will repair said deficiency as soon as reasonably practicable to prevent further damage to the Cottage Interior.

If the water damage is found to be caused by deficiencies in the windows, skylights or periscope windows the Cottage Owner will be notified of the findings and required to repair or replace the damaged window or skylight as soon as practicable.

Upon learning of any water damage to any Cottage the Regime Property Manager will timely contact the Regime Insurance Agent regarding possible coverage and shall file any necessary claim on behalf of the Regime.

Every Cottage Owner who suffers water damage from any source is encouraged to report this event to their HO 6 Property damage insurance carrier for possible coverage.