

Hi-Tide Condominium Association

Insurance-Mandated Inspections and Maintenance Policy

Purpose

This policy is adopted by the Hi-Tide Condominium Association (HTCA) to ensure compliance with insurance requirements, state law, and the governing documents. It establishes inspection and maintenance standards intended to reduce risk, maintain safety, and preserve insurability of the Hi-Tide property and individual condominium units.

Scope

This policy applies to all condominium units, common areas, and the Association-owned manager's unit (the HOA-owned unit referenced in governing documents). The policy distinguishes between responsibilities of the HTCA and those of individual owners.

I. ASSOCIATION RESPONSIBILITIES

1. Fire Extinguishers

HTCA shall maintain all exterior fire extinguishers under an annual professional service contract. Extinguishers must be tagged and certified annually by a licensed contractor.

2. Fireplaces and Chimneys

For all manufactured log-burning fireplaces, HTCA shall coordinate inspection, cleaning, and maintenance of chimneys, fireplaces, and vents at least once every three (3) years. Inspections must be performed by a licensed chimney inspector. HTCA shall retain all inspection reports. If a fireplace fails inspection, it may not be used until the owner corrects deficiencies or replaces the fireplace at their expense. Full or partial reimbursement per the HTCA Fireplace Policy may be possible. Burning wood in fireplaces is prohibited.

3. Smoke and Carbon Monoxide Detectors

HTCA shall provide, install, and replace smoke and carbon monoxide detectors in all condominium units and in the HTCA owned unit. HTCA shall maintain a log of annual testing and battery replacement, as performed by Association staff or a designated contractor. Batteries in hard-wired units shall be replaced when a low-battery warning is indicated. Batteries in battery-operated units shall be replaced as required based on annual test results.

II. OWNER RESPONSIBILITIES

1. Heating Requirements

Each unit owner shall maintain interior heat at a minimum of 55°F at all times to prevent freeze damage.

2. Smoking Prohibition

Smoking and smoking accessories are prohibited in all common areas, within thirty (30) feet of any building, and on all private decks, patios, and balconies. Smoking is permitted only in designated outdoor smoking areas established by the HTCA.

3. Open Flames and Grills

Fire pits and all BBQ grills (including gas, propane, and charcoal types) are prohibited from use or storage on decks, balconies, or patios and must be kept at least thirty (30) feet from any building. Electric grills may be used on patios or balconies only by the unit owner or the owner's invited guest, not by renters or short-term occupants. (Note: The Board may amend this section to prohibit all cooking on decks if future insurance or safety requirements so direct.)

4. Vacant Units

Units vacant for more than two (2) months must be inspected for potential maintenance or safety hazards. Owners are responsible for ensuring their unit is securely locked. Owners shall contact the Association at info@hitidecondominiumassociation.org to request a complimentary inspection by the HTCA maintenance manager.

5. Owner Insurance Requirements

Each owner shall maintain an HO-6 policy with a minimum of \$300,000 liability coverage, naming the Hi-Tide Condominium Association as an additional insured.

6. Short-Term Rental Units

Owners who rent their units on a short-term basis must maintain rental liability insurance that meets or exceeds the requirements of RCW 64.37.050, and must use professional rental management services. The HTCA Board will align its minimum insurance standard with Washington law. All renters must sign a written rental agreement consistent with HTCA's insurance and liability requirements, which may be administered through the Association's approved rental management company.

III. DEFINITIONS

- **HTCA Owned Unit** – The condominium unit owned by the HTCA, referenced in governing documents as the HOA-owned or 'manager's' unit.
- **Professional Property Management Company** – A licensed business engaged by the Association to perform day-to-day maintenance and supervision of the property, distinct from rental management of individual units.
- **Invited Guest** – A non-paying guest personally invited by a unit owner. The term does not include renters, tenants, or short-term occupants.

IV. ADMINISTRATION

Adoption and Amendment

This policy was adopted by the Board of Directors of the Hi-Tide Condominium Association on November 3, 2025. It may be amended by a majority vote of the Board of Directors at a duly noticed meeting. All owners shall be provided a copy of this policy and any subsequent revisions.