

Wellington Homeowners Association of Polk County, Inc.
- Vendor Damage Policy

Homeowners Association Policy: Vendor-Caused Property Damage Claims

Prepared for: Wellington Homeowners Association of Polk County, Inc.

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1) Purpose

To establish clear procedures for reporting, inspecting, and resolving claims that an Association-contracted vendor caused damage to a homeowner's property, while complying with Florida Statute requirements for contracts and dispute resolution. Authority: §720.3055, §720.311, §720.305.

2) Definitions

Vendor: Any third party engaged by the Association under a written contract to provide services. Damage Claim: A report alleging property damage caused by a Vendor while performing Association-authorized work. Emergency: A situation requiring immediate action to prevent further substantial damage or safety hazards.

3) Reporting Requirements

Owners must report suspected vendor-caused damage within 48 hours before initiating repairs, using the Vendor Damage Claim Form.

4) Inspection & Verification

HOA and Vendor will have up to 7 business days to inspect and document alleged damage.

5) Emergency Repairs Exception

Owners may proceed with temporary measures after notifying the HOA if immediate repairs are necessary to prevent further damage or safety hazards.

6) Determination of Responsibility

HOA will issue a written determination within 10 business days after inspection.

7) Reimbursement & Repairs

Pre-approval required. HOA will not reimburse costs for repairs undertaken before inspection unless emergency exception applies.

8) Owner Cooperation & Compliance

Failure to comply may result in denial of reimbursement and other remedies under §720.305.

9) Presuit Mediation (Dispute Resolution)

If the owner disputes the HOA's determination, presuit mediation under §720.311 is required before filing suit.

10) Vendor Contracts & Insurance

HOA will maintain written service contracts and require proof of insurance and indemnification clauses.

11) Timelines

Owner Report: 48 hours; HOA/Vendor Inspection: 7 business days; HOA Determination: 10 business days.

12) No Waiver; Reservation of Rights

Failure to enforce does not waive rights. All statutory rights under §720.305, §720.3055, and §720.311 are preserved.

13) Amendment

Board may amend this Policy by majority vote at a properly noticed meeting.

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Exhibit A — Vendor Damage Claim Form

Owner Name:	
Parcel Address:	
Email/Phone:	
Date/Time of Alleged Damage:	
Vendor (if known):	
Work Being Performed:	
Location of Damage:	
Description of Damage:	
Witnesses:	
Emergency? (Y/N):	
Owner Signature & Date:	