

**POLICY OF THE LEWISTON TOWNHOUSE CONDOMINIUM ASSOCIATION**

**REBUILDING OF UNITS PARTIALLY DAMAGED OR TOTALLY DESTROYED AND CLAIMS  
PROCEDURE FOR CLAIMS MADE BY UNIT OWNERS AND THE ASSOCIATION RELATED  
TO PARTIALLY DAMAGED OR DESTROYED UNITS AND EXPEDITURES**

**ARTICLE 1. INTRODUCTION**

The Executive Board of LEWISTON TOWNHOUSE CONDOMINIUM ASSOCIATION (the “Board”), pursuant to its authority as stated in Article 12.4 of the Condominium Declaration for the Lewiston Townhouse Condominium Association dated November 13, 1979, and amended thereafter, hereby adopts this Rebuilding of units partially damaged or totally destroyed claims policy and procedure for claims by unit owners and the association related to partially damaged and destroyed units and expenditures (the “Policy”) for the LEWISTON TOWNHOUSE CONDOMINIUM ASSOCIATION (“Association”).

The purpose of this Policy is to provide clear instruction to the Board and its officers on how to carry out its duties regarding the repair and rebuilding of partially damaged or destroyed units as well as the procedures for claims made by unit owners and the Association.

**ARTICLE 2. REASONABLE EFFORTS TO REPAIR OR REPLACE DAMAGED OR DESTROYED UNITS**

If economically feasible, after the unit owner(s) or Board or both have made an insurance claim and received full payment from the insurance carrier or unit owner of the partially damaged or destroyed unit(s), the Board shall coordinate with the unit owner and insurance company(s) to take reasonable efforts to repair or replace the affected unit(s) to their pre-damaged or pre-destruction condition. Provided; however, that nothing in this policy shall be interpreted to require the Board to take unilateral actions without the unit owner(s) or insurance company(s) knowledge and cooperation.

**ARTICLE 3. CLAIMS NOTIFICATION REQUIRED**

If a unit owner or the Association or both sustain a partial or complete loss then they shall, within thirty (30) days of said partial or complete loss make a claim with their respective insurers or insurance companies to adjust and cover said loss per the applicable policy(s) of insurance.

If a unit owner sustains a partial or complete loss and has made a claim, then said unit owner shall, no more than fifteen (15) days after making said claim report it to the Association.

If the Association sustains a partial or complete loss and has made a claim, then the Association shall, no more than fifteen (15) day after making said claim keep that claim document for retention and review per the Associations “Records Retention Policy.”

#### ARTICLE 4. CLAIMS PROCEDURE FOR UNIT OWNERS

In order to provide transparency for all unit owners and to keep the Board apprised of the progress of claims made by unit owners, the Board wants to facilitate ongoing verbal and written communication with any unit owner making a claim for damage to the unit or limited common area(s) owned or occupied by the unit owner.

No more than fifteen (15) calendar days after making the claim, the unit owner shall notify the Board, **in writing**, of the claim.

The written notification from the unit owner to the Board shall contain, at a minimum, the name of the insurance company, the nature of the claim, the contact person with the insurance company, including the name, address, phone number, email address and the amount, if known, of the claim.

In addition to the written notification to the Board, the unit owner making the claim shall direct the insurance company via their claims department to carbon copy the Board on all correspondence relating to the unit owner's claim.

#### ARTICLE 5. CLAIMS PROCEDURE FOR ASSOCIATION AND EXPENDITURES

In order to provide transparency for all unit owners, the Board wants to facilitate ongoing verbal and written communication with any unit owners of any and all claims made by the Board on behalf of the Association and its Association property.

When the Board makes a claim with the Association's or unit owner's insurance carrier for partially or completely damaged Association or unit owner property, the Board shall advise said unit owners, in writing via the unit owners' email on file that said claim is being made.

The Board shall not require the insurance company to carbon copy unit owners.

The Board shall make every effort to follow the insurance company's claim procedure including obtaining bids for work to be performed on Association property.

Regardless of any claim made on behalf of the Association, the Board shall, when economically feasible, obtain no less than two (2) bids for work to be performed on Association property.

Regardless of claim being made, the Board shall vote on all expenditures made by or on behalf of the Association in excess of \$10,000 (TEN THOUSAND and 00/100 DOLLARS).

All claims, bids, invoices, expenditures of any amount and communications of work performed on Association property shall be kept by the Association in accord with the "Records Retention Policy" of the Association.

On the \_\_\_\_\_ day of \_\_\_\_\_, 202\_\_\_\_\_, the duly elected and authorized Board of Directors, after considering the foregoing identified policy and a majority voting in favor thereof adopted the policy.

**SIGNATURES**

\_\_\_\_\_  
PRESIDENT

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SECRETARY

\_\_\_\_\_  
DATE

DRAFT