

**RESOLUTION BY THE BOARD OF DIRECTORS OF
CAMILLE GARDENS NO. 6, INC.
ESTABLISHING INDIVIDUAL OWNER RESPONSIBILITY FOR PROPERTY INSURANCE**

THAT WHEREAS, §718.111(11) – Insurance, *Florida Statutes*, In order to protect the safety, health, and welfare of the people of the State of Florida and to ensure consistency in the provision of insurance coverage to condominiums and their unit owners, this subsection applies to every residential condominium in the state, regardless of the date of its declaration of condominium. It is the intent of the Legislature to encourage lower or stable insurance premiums for associations described in this subsection.

WHEREAS, §718.112(e), *Florida Statutes*, further identifies - The declaration of condominium as originally recorded, or as amended pursuant to procedures provided therein, may provide that condominium property consisting of freestanding buildings comprised of no more than one building in or on such unit need not be insured by the association if the declaration requires the unit owner to obtain adequate insurance for the condominium property. An association may also obtain and maintain liability insurance for directors and officers, insurance for the benefit of association employees, and flood insurance for common elements, association property, and units.

WHEREAS, Article 1. Of the Declaration of Condominium of Camille Gardens No. 6, Inc. Provides in part: The owner, in order to establish a plan of condominium ownership for said property and improvements hereby covenants and agrees that it will, and by these presents hereby divide said real property into the following separate freehold estates:

A. Thirty-two (32) separately designated and legally described freehold estates, consisting of all of the land and improvements thereon as described in a certain Deed and map or plat thereof attached thereto, wherein Lehigh Development, Inc., a Florida Corporation, and the grantee is Lehigh Acres Construction Corporation, , dated June 4th, 1969 as recorded in the Official Records Book 534 at Page 138, of the Public Records of Lee County, Florida, subject to the reservation of easements for the purpose set out hereafter, over all of said lots 1 through 32, both inclusive, as said easements are more particularly described and set out in map or plat attached to the aforesaid deed, said lots or parcels referred to herein as "Condominium Units".

WHEREAS, Article 1. Section H3 Of the Declaration of Condominium of Camille Gardens No. 6, Inc., provides as follows: The owner of the respective "Condominium Unit" shall be deemed to own the land within the area of his lot or "Condominium Unit", subject only to the aforesaid easements, this Declaration and the Association By-laws filed herewith and any amendments lawfully made thereto. Each owner of a "condominium unit" shall be deemed to own all improvements thereon, except those in the easement areas heretofore described.

WHEREAS, Article 1. Section U Of the Declaration of Condominium of Camille Gardens No. 6, Inc., further identifies: The Owners of the individual "Condominium parcels" shall obtain and keep current, a comprehensive fire, windstorm and extended coverage insurance policy in an amount to be determined by the Board of Directors of the Association and in a form acceptable to said Board, and shall deliver to the Association a Certificate evidencing the existence of such insurance policy in good standing (...)

NOW THEREFORE BE IT RESOLVED by the Board of Directors of Camille Gardens No 6, Inc. shall adopt and carry out its responsibilities as set forth in the Declaration of Condominium specifically referencing owner property insurance obligations as follows:

- 1) It shall be the responsibility of individual Unit owners to secure, at the Units Owners expense, comprehensive fire, windstorm, and extended coverage;
- 2) Each Unit Owner shall cause to deliver to the Association a Certificate evidencing the existence of such insurance policy annually;
- 3) The insurable amount of such insurance shall be in an amount as determined sufficient to repair or replace an "insurable event";

This resolution adopted by the Board of Directors on this 19th day of March, 2022, and shall be effective on an even date herewith.

IN WITNESS WHEREOF, the undersigned has hereunto affixed his hand on behalf of the Association this 19th day of March, 2022.

CAMILLE GARDENS NO. 6, INC.
a not-for-profit Florida Corporation

By: Mark Jackson
Mark Jackson, President

CERTIFICATE

The undersigned hereby certifies that he/she is the Secretary of Camille Gardens No. 6, Inc., a corporation organized and existing under the laws of the State of Florida; that the foregoing is true and correct copy of a resolution adopted at a meeting of the Board of Directors of said corporation held on this 19th day of March, 2022, at which meeting a quorum was at all times present and acting; that the passage of said resolution was in all respects legal; and that said resolution is in full force and effect.

Dated this 19th day of March, 2022

Camille Gardens No. 6, Inc.
a not-for-profit Florida Corporation

By: Mary Elizabeth Eilf
Mary Elizabeth Eilf, Secretary

