



Homeowners are reminded that HOA insurance only covers common property and detached garage units. Homeowners are responsible for all other insurance needs.

Working with an attorney the Board has clarified CC & R wording and intent in a number of areas. Homeowner insurance was one facet of the CC & R's that was reviewed. Please review the following points of clarification:

- The HOA does not carry a multi-peril insurance policy on the ER townhomes. It does, however, maintain a master policy that provides liability coverage of all members with regard to their interest in Common Areas. The Common Area does not include townhomes. The policy does cover garages with reference to repair as well as replacement in the event of damage from wind, fire, vandalism and other extended named perils. The association is also responsible for the outside maintenance of the Common Area and may extend to exterior and non-structural portions of the townhomes as it sees fit.
- The property insurance paid for by the HOA insures the common area as well as all detached garages. There are no units in Elk Run insured by the HOA.
- The CC&Rs state, "The Association may, but is not obligated to, provide coverage of the Townhouses that is reasonably available and is in the best interest of the Association and the Owners, as determined by the Board of Directors." However, per the CC&Rs, the HOA is responsible for repairs and maintenance of the exterior of each building, whether or not it is insured by the HOA.
- Interior damage repair is the responsibility of the homeowner. As an example, this includes interior water damage due to roof leakage. In this instance, the HOA would correct the exterior roof damage but the homeowner would be responsible for interior related damage repair.
- Homeowners should regularly check their personal homeowners insurance policy to be sure that it includes coverage for the entire home, i.e. "walls-in," "walls-out" and contents to ensure that it is in compliance with Article X of the CC & R's.