

BRITTANY LANDING THE HARBOR
HOMEOWNERS' ASSOCIATION

INSURANCE CLAIM ADMINISTRATION POLICY

Pursuant to the powers conferred upon it in the declaration of Covenants, Conditions & Restrictions for the Brittany Landing The Harbor Homeowners Association, the Board of Directors hereby adopts the following policy regarding losses:

The Association maintains a comprehensive insurance policy insuring against losses resulting from fire, casualty, liability and other perils. This Insurance policy is subject to a deductible amount for claims made.

The individual owner is responsible for the deductible for any loss or damage under the following conditions:

1. Damage of loss, which occurs through the negligence or willful act of an owner, his tenants, pets, family or invites.

In such cases the owner shall be responsible for all costs incurred by the Association in repairing such damage or compensating such loss to the extent such costs (including any applicable deductibles) are not covered by Association insurance proceeds. The Insurance Company, the Fire Department or the Board of Directors will make the determination of whether the loss or damage was caused by negligence or a willful act.

2. Damage or loss which originated within the unit or exclusive use Common Area:

Generally, damage or loss originating within the unit or exclusive use Common Area will be the responsibility of the owner to the extent such costs are not covered by the Association's insurance proceeds.

The Association will pay the insurance deductible only for damage or loss when the cause originates in the Common Area.