

**WINDSOR PLAZA CONDOMINIUM UNIT OWNERS ASSOCIATION
POLICY RESOLUTION NO. 13
LIABILITY FOR MASTER POLICY INSURANCE DEDUCTIBLE**

GIVEN THAT Article 3, Section 3.1 of the Bylaws assigns the Board of Directors, "All the powers and duties necessary for the administration of the affairs of the Association and may do all such acts and things as are not by the Condominium Act or the Condominium instruments required to be exercised and done by the Association"; and

GIVEN THAT Article 9, Section 9.1(a) of the Bylaws states that, "Each Unit Owner shall be liable to the Association or to any affected unit owner for the expense of all maintenance, repair or replacement rendered necessary by such Unit Owners act, neglect or carelessness or the act, neglect or carelessness of any member of such Unit Owner's household or such Unit Owner's guests, invitees, agents or employees, but only to the extent that such expense is not covered by the proceeds of insurance carried by the Board of Directors"; and

GIVEN THAT the Board of Directors desires to adopt a policy resolution to implement the imposition of such liability where appropriate; and

NOW THEREFORE, the Board of Directors resolves that the following policies regarding liability for the Master Policy Insurance Deductible be, and hereby are, adopted:

1. In the event that the Board of Directors receives notice of a loss which is less than the Association's property insurance deductible or which causes a claim which requires the Association to incur a deductible or other non-insurable expense, the Board of Directors shall investigate the claim to determine whether the insurance claim was rendered necessary by the act, neglect, or carelessness of the Owner, or the act, neglect, or carelessness of any member of the Owner's family or his employees, agents or licensees.

2. In the event that the Board determines that the expense was caused by the act, neglect, or carelessness of a Unit Owner, or the act, neglect, or carelessness of any member of his family or his employees, agents or licensees, the Unit Owner will be responsible for reimbursement of the deductible to the Association.

3. The Owner shall be given an opportunity to explain in writing why the Owner believes he or she is not responsible for this payment.

4. Following consideration of the investigation, and the Owner's position, the Board shall, if appropriate, make demand for reimbursement, and if reimbursement is not received, direct counsel to take legal action to recover the insurance deductible and any legal fees expended in pursuing collection of said amount.