

University Terrace HOA Leak Policy & Procedures

Effective: November 2019

We provide emergency services 24 hours a day, 7 days a week. HOA Management Company will respond to all emergencies.

In the event of a water damage to a building or a leak, call HOA Management Company as soon as possible at 252-916-8811. If it is not answered leave a message and/or call back within the next 5-10 minutes for a HOA Management Company representative.

When HOA Management Company receives a call from a homeowner or tenant reporting any physical damage primarily relating to water damage, the following actions are initiated and completed per the approval of the University Terrace Board of Directors or Executive Committee. This policy can change at any time at the discretion of the Board of Directors or Executive Committee, homeowners will be notified of new changes.

1. Upon receiving an emergency water damage call, HOA Management Company will dispatch a plumber to respond to the problem or issue and direct the homeowner and/or tenant to turn off the water.
2. HOA Management Company will contact the owners and tenants of any units that are impacted by the leak in order to coordinate and provide access to a plumber to investigate the cause of the leak. If HOA Management Company can't contact a homeowner or tenant through reasonable efforts, HOA Management Company maintains the right to call a locksmith to the unit to open the unit up for the plumber. The cost of the locksmith is a minimum of \$75 and it will be billed back to the owner per the Board of Directors or Executive Committee approval. **IT IS THE RESPONSIBILITY OF THE OWNER TO KEEP THE MANAGEMENT COMPANY UPDATED WITH THEIR CONTACT INFORMATION.**
3. Upon arrival to the property, the plumber will follow the following procedures:
 - a. Plumber will locate the source of the leak and will try to stop the water from causing further damage
 - b. Plumber will let the HOA Management Company representative know where the leak was coming from so the representative can determine who is responsible for the damage and repair (University Terrace HOA or Unit Owner). Pictures will be taken by the plumber to be provided to the management company for their files.
 - c. If it is determined that it is an HOA repair, the plumber will complete the necessary repairs as appropriate. If it is an Owner repair, the owner will be notified of the cause of the leak and that it is their responsibility to engage the appropriate party to complete the repairs as soon as possible.
 - d. Before the plumber leaves, an initial assessment of the damage will be made- is water extraction needed and what has been damaged by the water that will need to be repaired. The plumber will notify the representative of HOA

Management Company and let the representative know what the assessment of the damage was.

- e. If the water damage is the responsibility of the Association and water extraction is needed the HOA Management Company will call out a mitigation contractor (such as Pinnacle Carpet Care, MSI, or 24 Restore, etc.) to start the extraction of water and the drying process.

If the water damages another unit but it is determined that the Owner of the unit where the leak originated is responsible, the HOA Management Company representative will call out a mitigation contractor (ex: Pinnacle Carpet Care, MSI, or 24 Restore, etc.) to start the extraction of water and the drying process. Upon approval of the Board of Directors or Executive Committee, this will be billed back to the owner of the unit of where the water damage originated.

If the water damages only the unit from which it originates and it is determined that the Owner is responsible for the repair, the owner will be responsible for calling any mitigation contractor within the next 24/36 hours to start the extraction of water and the drying process.

- f. In all cases, the mitigation contractor will take pictures to support the findings and the damages.
4. If the damages and repairs are the responsibility of the owner, HOA Management Company will suggest to that owner to contact their insurance agent to inform them of the situation.

The Master Insurance Policy has a deductible of \$2,500 and only covers repairs to bring the unit back to its original construction. If the unit has additional improvements the owner/owner's insurance is responsible to pay the difference. If the homeowner places a claim or if the Association places a claim, the owner could be assessed the \$2,500 deductible from the HOA Board of Directors or Executive Committee. Placing claims on the master policy can lead to premiums rising and/or the insurance company dropping the HOA.

5. If the damages and repairs, in their unit, are the responsibility of the owner, the owner has up to 7 days from the day the water damage occurred to **START** getting the unit repaired. If this does not happen, the Association could intervene and decide to repair the unit back to its original construction and bill the owner for the costs of the repairs.

If this is a repeated leak within 8 days from the original leak (in the same location), there will be no insurance coverage.

If the damages and repairs are the responsibility of an unit owner but in a unit other than the responsible owner's unit, after the drying process is complete the management company will issue a work order to a contractor of the Board of

Director's or Executive Committee's choice to make the necessary repairs to the unit to achieve its original construction.

Responsibility of the ASSOCIATION

1. If a leak originates in a common element or due to the acts or omissions of the Association or its agents.
2. If a pipe bursts between the walls of the units, or outside the walls, not including within a unit.
3. If a pipe bursts in the ceiling.

Responsibility of the OWNER

1. Leaks originating within the unit boundaries due to the acts or omissions of the owner, tenant, agent, or guests.
2. Leaks that cannot be attributed to the acts or omissions of a unit owner or the Association, damages to the limited common element itself will be repaired by the Association and assessed any other limited common expense to the unit owners to which the limited common element is assigned.
3. If a leak originates from inside the unit
4. If a leak originates from a toilet, sink, shower, tub, dishwasher, washing machine, water heater, open window/door or garbage disposal.
5. If a leak originates from a supply line inside the unit from an icemaker, A/C, etc.