

**CURRENT DAMAGE RESTORATION POLICY AS PER GOVERNING DOCUMENTS adopted 8/8/2006**

# UNITED LAGUNA HILLS MUTUAL

Responsible for repairs to the unit. Note that the Mutual pays for repairs to the building which are not caused by negligence of the Member/owner/lessee or guest. The Member is always responsible for alterations, decoration and improvements including complete responsibility for air conditioners, wood flooring, tile flooring, upgraded carpeting, cabinetry, wallpaper, etc. The Member/Owner is always responsible for personal property, loss of use, and cost to live elsewhere during repair.

Cause of Damage	Member/Owner
Leak in Slab	Alterations/Improvements/Redecoration
Leak in Wall	Alterations/Improvements/Redecoration
Mainline Stoppage	Alterations/Improvements/Redecoration
Multiple Fixture Stoppage	Alterations/Improvements/Redecoration
Sprinklers hitting house	Alterations/Improvements/Redecoration
Toilet Base Leaks	Alterations/Improvements/Redecoration
Water Heater Leaks	Alterations/Improvements/Redecoration
Rain Leaks - (if not in alteration)	Alterations/Improvements/Redecoration
Window Leaks from Rain	Alterations/Improvements/Redecoration
Window sweating where window not working properly	Alterations/Improvements/Redecoration
Negligence of Member/Owner/Guest/Resident	x
Plumbing Leaks in Alterations	x
Rain Leaks in Alterations	x
Single Fixture Stoppage	x
Stopper left in sink, tub, or shower caused overflow	x
Toilet Tank Leaks/damaged by resident	x
Window sweating causes damage to building if nothing wrong with window	x
Window sweating if nothing wrong with window	x
Excess Humidity in unit	
Keeping closed up and hot	x
Not using fans when cooking/bathing	x
Numerous plants - hothouse effect	x
Pets cause dampness	x
Fire Damage to Unit	Cause may determine who is responsible for the damage

Claims will be turned in to the Mutual's insurer if they exceed the deductible. The member should always notify their own insurer immediately

Members are always responsible for permitted alterations including removal and replacement for repairs to the building.

The Mutual will expect the member to obtain proper insurance for this type of loss and, if the Mutual makes repairs, will bill the Member for damage

Members must inform the Mutual through the Property Services Department of damage including those involving water, fire, rain, humidity and windows, etc.

If there is a delay in notification any resultant damage may be the responsibility of the member/owner.

**IF MEMBERS DO NOT WISH TO PAY FOR REPAIRS TO THEIR ALTERATIONS/IMPROVEMENTS, THE MUTUAL MAY CHOOSE TO MAKE REPAIRS AND BILL THE MEMBER FOR THE ITEMS WHICH ARE THE RESPONSIBILITY OF THE MEMBER TO REPAIR.**

Article 11 Section ( c ) and (d) of the Occupancy agreement

**RESOLUTION 01-06-75**

**WHEREAS**, over the past five years, costs associated with repair by outside services of units and buildings damaged within United Laguna Hills Mutual have increased significantly; and

**WHEREAS**, presently, the Mutual pays the insurance deductible when the source of the damage is not caused by actions of the member, lessee or guest; and

**WHEREAS**, Article 11(a), Section (2) and Article 12 of the General Conditions of the Occupancy Agreement specifically state that any restoration and repair of redecoration, alterations, additions, fixtures or improvements installed by the Member or any predecessor of the Member shall be made by the Member, at the Member's expense;

**NOW THEREFORE BE IT RESOLVED**, August 8, 2006 that the Board of Directors of this Corporation hereby approves the Restoration Policy (Exhibit One, attached to the official minutes of this meeting), which states that Members are responsible for repairs and/or replacement of upgrades, redecoration, and improvements to the Unit. The Mutual will provide an allowance for standard restoration and that Members continue to be responsible for damage they cause; and

**RESOLVED FURTHER**, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out the purpose of this resolution.