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# SEABRIDGE VILLAGE HOMEOWNERS ASSOCIATION

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IMPORTANT – PLEASE READ

August 2011

TO: SEABRIDGE VILLAGE OWNERS

FROM: SEABRIDGE VILLAGE BOARD OF DIRECTORS

RE: MAINTENANCE RESPONSIBILITIES

The Association's Board of Directors would like to remind all owners of their responsibility to insure the interior portions of their units. Pursuant the CC&Rs, if there is any type of water damage to the interior of a unit, *regardless of the source of the water leak*, the unit owner could be responsible for portions of the repair (unless the damage was the result of the Association's gross negligence). You are encouraged to carefully review the attached Matrix and memo from the Association's insurance agent which sets forth the Association's and owners' repair and maintenance responsibilities.

In addition, for those owners who are renting out their units, the Board requests that you remind your tenants of the importance of obtaining renters insurance. It is further suggested that you include such a requirement in the lease agreement for your unit.

If you have any questions, please feel free to contact community manager Don Chesemore at [dchesemore@actionlife.com](mailto:dchesemore@actionlife.com), or attend one of the Board meetings.

**SEABRIDGE VILLAGE HOMEOWNERS ASSOCIATION**

Maintenance Responsibility Chart

***Each Owner ("O") is responsible for the maintenance, repair and replacement of all elements of the Condominium Unit, except as otherwise set forth below or in the Governing Documents. The Association ("A") is responsible for all of the maintenance, repair and replacement of the Association Property and the Common Area. Notwithstanding the foregoing, in the event of a casualty, the Association shall repair and replace all items covered by the Association's insurance. The Owner Maintenance Manual and the Association Maintenance Manual may also expand on the scope of the maintenance responsibilities set forth below. All capitalized terms shall have the same meaning as that set forth in the CC&Rs.***

<b>IMPROVEMENT</b>	<b>MAINTENANCE OBLIGATION &amp; RESPONSIBLE PARTY</b>						
	<i>Clean</i>	<i>Maintain</i>	<i>Repair</i>	<i>Replace</i>	<i>Paint</i>	<i>Resurface</i>	<i>Repave</i>
<i>The interior of the Unit including, without limitation, all appliances, cabinets, doors, fireplace, chimney interior, plumbing fixtures and all other items within the Unit whether free-standing or built in</i>	O	O	O	O	O	O (if applicable)	N/A
<i>Utility Facilities and equipment, including without limitation air conditioner, furnace, and hot water heater, which exclusively service the Unit whether located in the Unit, the Common Area or the Association Property</i>	O	O	O	O	N/A	N/A	N/A
<i>Windows enclosing a Unit, including metal frames, tracks and exterior screens of glass doors and windows</i>	O (except as provided below)	O	O	O	N/A	N/A	N/A
<i>Exterior of windows enclosing a Unit which are located within an Exclusive Use Balcony or Patio Space</i>	O	O	O	O	N/A	N/A	N/A
<i>Interior of Doors on the exterior boundaries of a Unit</i>	O	O	A*	A*	O	N/A	N/A
<i>Exterior of Doors on the exterior boundaries of a Unit</i>	A	A	A	A	A	N/A	N/A

<b>IMPROVEMENT</b>	<b>MAINTENANCE OBLIGATION &amp; RESPONSIBLE PARTY</b>						
	<i>Clean</i>	<i>Maintain</i>	<i>Repair</i>	<i>Replace</i>	<i>Paint</i>	<i>Resurface</i>	<i>Repave</i>
<i>The Exclusive Use Balcony/Patio Areas (excluding exterior fascia which is Association responsibility)</i>	<i>O</i>	<i>O</i>	<i>A*</i>	<i>A*</i>	<i>A*</i>	<i>A*</i>	<i>N/A</i>
<i>Gates and railings bordering Exclusive Use Balcony/Patio Areas</i>	<i>O</i>	<i>O</i>	<i>A*</i>	<i>A*</i>	<i>A*</i>	<i>N/A</i>	<i>N/A</i>
<i>Exterior lighting fixtures not servicing the Exclusive Use Balcony or Patio Area or not controlled by an interior switch</i>	<i>A</i>	<i>A</i>	<i>A</i>	<i>A</i>	<i>A</i>	<i>N/A</i>	<i>N/A</i>
<i>Exterior fixtures including light fixtures, photocells and light bulbs servicing the Exclusive Use Balcony or Patio Area</i>	<i>O</i>	<i>O</i>	<i>O</i>	<i>O</i>	<i>O</i>	<i>N/A</i>	<i>N/A</i>
<i>Established system of drainage within the Owner's Exclusive Use Easement Areas</i>	<i>O</i>	<i>A</i>	<i>A</i>	<i>A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>
<i>All Association Property including without limitation, roof, structural components, bearing walls, foundations, except for any Exclusive Use Easement Areas as provided herein</i>	<i>A</i>	<i>A</i>	<i>A</i>	<i>A</i>	<i>A</i>	<i>A</i>	<i>A</i>
<i>Association Property such as the recreational facilities, lobby, staff office, landscaping, the Parking Spaces, and private streets and access drives situated within the Association Property</i>	<i>A</i>	<i>A</i>	<i>A</i>	<i>A</i>	<i>A</i>	<i>A</i>	<i>A</i>
<i>All Utility Facilities serving two or more Condominiums whether located in the Association Property or Common Area</i>	<i>N/A</i>	<i>A</i>	<i>A</i>	<i>A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>
<i>Utility pipes, lines, and wires which exclusively serve the Unit**</i>	<i>O</i>	<i>O</i>	<i>O</i>	<i>O</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>

<b>IMPROVEMENT</b>	<b>MAINTENANCE OBLIGATION &amp; RESPONSIBLE PARTY</b>						
	<i>Clean</i>	<i>Maintain</i>	<i>Repair</i>	<i>Replace</i>	<i>Paint</i>	<i>Resurface</i>	<i>Repave</i>
<i>Utility pipes, lines, and wires which are the main lines up to the point where the line becomes exclusive to a Unit**</i>	<i>A</i>	<i>A</i>	<i>A</i>	<i>A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>
<i>Garage Doors - Exterior</i>	<i>O</i>	<i>A</i>	<i>A</i>	<i>A*</i>	<i>A</i>	<i>N/A</i>	<i>N/A</i>
<i>Garage Doors - Interior, including springs, hinges, and opener</i>	<i>O</i>	<i>O</i>	<i>O</i>	<i>O</i>	<i>O</i>	<i>N/A</i>	<i>N/A</i>
<i>Cluster Mailboxes (excluding locks on individual mailboxes)</i>	<i>A</i>	<i>A</i>	<i>A</i>	<i>A</i>	<i>A</i>	<i>N/A</i>	<i>N/A</i>
<i>The individual lock for the Unit's mailbox (subject to Postal requirements)</i>	<i>O</i>	<i>O</i>	<i>O</i>	<i>O</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>

\* Except that, Owner is responsible for the painting, repair or replacement caused by the willful or negligent acts of the Owner or his family or guests pursuant to Section 2.09 of the CC&Rs.

\*\* Pursuant to Section 2.09 of the CC&Rs.

<b>Landscape</b>	
Front Yard	A
Front Entry Patio/Courtyard	A
Rear Patio	A
Rear Yard/Courtyard Drains	A
<b>Exterior Painting</b>	
Building Exterior	A
Garage Doors	A
Front Doors	A
Utility Doors	A
Patio Covers	A
Exterior Walls/Fences	A
<b>Building Exterior &amp; Structure</b>	
Roofs	A
Garage Doors	A
Garage Door Springs & Hinges	H
Decks - Patio	A
Decks - Balcony	A
Front Landing	A
Planter Boxes	H
Wall - Bearing	A
Wall- Partition	A
Stairway & Railing	A
Rain Gutters	A
Skylights (excluding cleaning)	A
<b>Plumbing &amp; Electrical</b>	
Water Pipes	A
Valve & Fitting in wall	H
Main Line	A
Slab leak	A
Gas Pipes	A
Sewer Pipes	A
Water Pressure Regulators	A
Hot Water Heater	H
Furnace	H
Air Conditioner	H
Electrical Wiring	H
Circuit Breakers	H
Sub Breaker in unit behind door of small bedroom	----
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Exterior Front Door Light	H
Balcony Patio Light	H
Exterior Garage Light	A
Plumbing Outlets & Fixtures	H
Hose Bib (Multiple units use)	A
Electrical Outlets & Fixtures	H
Garage Door Openers (Electric)	H
Phone Wiring	TT

Screen Doors (white/black/bronze)	H
Interior Wall Surfaces	H
Drywall, Paint, Wallpaper	H
Floor Coverings	H
Utility Coverings	H
Utility Outlets	H
Ceiling	H
Window Boxes	H
Door Frames	H
Door Hardware	H
Fireplace & Chimney Interiors	H
<b>Other</b>	
Front Fences/Walls	A
Rear Fences/Walls	A
Side Fences/Walls	A
Mailbox Lock (HO to call P.O.)	H
Mailbox Stand/Structure	A
Mailbox Key (HO to call P.O.)	H
Address #'s	A
Address Light	A
Streets	A
Pest Control Interior (ants/roaches)	H
Pest Control Exterior (excl. wasps)	A
Termites	A
<b>Utilities</b>	
Gas - The Gas Co.	H
Electric - So Cal Edison	H
Phone- GTE	H
Water - City of HB	A
Cable T.V. - Times Warner	H
Trash - Rainbow Disposal	A



**LaBarre / Oksnee Insurance Agency, Inc.**

## **SEABRIDGE VILLAGE HOMEOWNERS ASSOCIATION**

### **THINGS YOU SHOULD KNOW ABOUT YOUR INSURANCE POLICY**

1. The Association's Master Insurance Policy (AMIP) for Seabridge Village will cover all building items including but not limited to cupboards, built in appliances, floor coverings, improvements, patio covers, air conditioning equipment, electrical and plumbing fixtures that might be damaged due to a covered peril. The insurance industry calls this a "special form" and includes perils such as water damage (i.e. broken pipe in wall NOT rain damage), fire, vehicle damage, smoke damage, theft (other than personal effects) which are the most common.
2. The AMIP has a \$5,000 deductible. In the event of a loss to your unit, you could be held responsible for this deductible. See #3 for coverage for this deductible.
3. Every unit owner should insure the inside of their particular unit. This policy is known in the insurance industry as an HO-6, or Tenant Homeowners Policy. This policy will cover your personal contents and personal liability. You should check with your insurance agent to determine if in the event of a claim or loss, your insurance company will pay the difference between the \$5,000 Association deductible and the smaller deductible (i.e. \$250 or \$500) usually found in the HO-6. Some insurance companies do and some do not.
4. In the HO-6 is coverage called "Coverage A-Building". Some HO-6 policies just use the term "building". It is designed to cover all items in your unit that "might" not be covered on the AMIP. The limit is usually a percentage of your contents limit. I suggest a limit not lower than \$25,000 for this particular coverage. However, you should check with your personal agent and discuss this coverage and limits that are available.
5. Because you live in a condominium, the only way to insured the building structures due to an earthquake peril is through an Association Master Earthquake policy purchased separately and a part from the AMIP. Earthquake coverage is available that you can purchase personally through the California Earthquake Authority (CEA). It will cover your personal contents BUT will not cover your unit/building for EQ damage. However, in the event Seabridge Village has major damage due to an EQ, you could be "assessed" a portion of the damage repair. Under the CEA policy you can purchase "Earthquake Loss Assessment" with limits up to \$75,000 with a 15% deductible should you receive this special assessment. You should discuss this CEA policy and other options with your insurance agent.

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**Labarre/Oksnee Insurance Agency**

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