

**HARBOUR VISTA HOMEOWNERS ASSOCIATION
UNIT RESTORATION POLICY**

This policy is being distributed to the membership with the purpose of reiterating the CC&Rs with respect to the Association's responsibility regarding the restoration of a unit that has sustained damage so that it is clear to homeowners what will be covered by the Association and what is to be covered by the homeowner.

The Association has a "Bare Walls" policy with regard to restoration of a unit that has sustained damage due to a component that the Association is responsible for maintaining. In the event of water intrusion or other type of damage to a unit caused by a component that the Association is responsible for maintaining, such as a plumbing or roof leak, the Association will make the necessary repairs to the faulty component, perform the necessary remediation, and replace the damaged drywall and common area components defined in Article I, Section 1.13 of the CC&Rs.

Pursuant to Article X, Section 10.03 of the CC&Rs, the Unit Owner will be responsible for the repair and restoration of interior paint, wall coverings and floor coverings, fixtures, cabinets and other improvements. Any relocation expenses incurred by the occupant of the affected unit will not be covered by the Association. Per Article IX, Section 9.03 of the CC&Rs, it is the responsibility of the Unit Owner to properly insure their personal property and other property and improvements within the unit.

IT IS THE HOMEOWNER'S RESPONSIBILITY TO MAINTAIN AN INSURANCE (H06) POLICY TO COVER YOUR PERSONAL BELONGINGS AND IMPROVEMENTS WITHIN THE UNIT. IT IS HIGHLY RECOMMENDED THAT YOU CONTACT YOUR AGENT TO MAKE SURE YOU HAVE THE PROPER COVERAGES.

Adopted by the Board of Directors August 28, 2017