

MAINTENANCE AND INSURANCE CHART
YOSEMITE VILLAGE HOMEOWNERS ASSOCIATION
As of February, 09, 2021

	Item	Owner Maintains, Repairs and Replaces	Owner Insures (Liability and/or Casualty)	Association Maintains, Repairs and Replaces	Association Insures (Liability and/or Casualty)*
	<u>TOWNHOMES</u>				
1	Material making up the finished and unfinished surfaces of the perimeter walls and ceilings such as, but not limited to, lath, furring, wallboard, plasterboard, drywall, plaster, paneling, tile, wallpaper, and paint	X	X (Finished surfaces only, such as paint, wallpaper, and tile)		X
2	Materials making up the finished and unfinished surfaces of the floors, or the lowermost floors if a Townhome contains more than one level	X	X (Finished surfaces only, such as carpeting, tile and wood flooring)		X
3	Appliances, including but not limited to stoves, ovens, cooktops, dishwashers, refrigerators, washers, dryers, whirlpools	X	X		
4	All bathroom, kitchen or other fixtures, cabinets and service equipment installed within the Townhome	X	X (Betterments and Improvements)		X (Excluding Betterments and Improvements)
5	Fireplace, and all components serving the fireplace, including the fire box, flue and chimney cap	X	X		X (Chimney cap and flashings around cap only)

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6	Windows, window frames, casings and locks, glass, screens, seals, caulking and all items required for proper operation of windows	X	X (Betterments and Improvements)	X (Painting or staining of exterior window frame only)	X (Excluding Betterments and Improvements)
7	Exterior doors, and door frames, jambs, thresholds, shims, caulking, weather liner, weather stripping, locks, hardware, hinges and all items required for proper operation of doors, and glass and screens for patio doors	X	X (Betterments and Improvements)	X (Painting or staining of exterior door only)	X (Excluding Betterments and Improvements)
8	Interior doors, and door frames, jambs, thresholds, shims, locks, hardware, hinges and any other items required for proper operation of interior doors	X	X (Betterments and Improvements)		X (Excluding Betterments and Improvements)
9	Skylights	X	X (Betterments and Improvements)	X (Only when replacing roof, and the cost may be assessed to Owner)	X (Excluding Betterments and Improvements)
10	Lights, light fixtures and light bulbs located within the fenced area on a Lot	X	X (Betterments and Improvements)		X (Excluding Betterments and Improvements)
11	Exterior light fixtures and light bulbs except those within fenced areas of the Lots			X	X
12	All contents, furnishings and furniture, and other items of personal property	X	X		

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13	All structural components of residences, studs, support beams, interior bearing walls, party walls and rough-framed stairwells	X			X
14	Roofs, and support systems, including roof joists and cross braces			X	X
15	Gutters and downspouts			X	X
16	Exterior patio and perimeter fences			X	X
17	Pipes, lines, ducts, conduits and other apparatus serving only the Lot, from the point where the utilities enter the Lot, including wiring and other apparatus contained within a party wall	X	X (Betterments and Improvements)		X (Excluding Betterments and Improvements)
18	Heating and air conditioning system, including the air conditioning compressor and fan coil system serving the Townhome, whether located within or outside the Lot boundaries	X	X		
19	Utility meters, breaker boxes, or other apparatus serving only the Lot whether located within or outside the Lot boundaries	X	X (Betterments and Improvements)		X (Excluding Betterments and Improvements)
20	Individual water shut-off valve serving only the Townhome, including pressure	X	X (Betterments and Improvements)		X (Excluding Betterments and Improvements)

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21	All communications, internet, cable, television, telephone and electrical lines, receptacle boxes serving only the Lot whether located within or without the boundaries of the Lot	X	X		
22	Water and mold control, remediation or removal and cleanup from water leaks, roof leaks, sewer backups, or water intrusion from any source, including the Common Area or another Townhome	X	X		
23	Interior Pest Control (including removal of insects, animals, etc.)	X	X		
24	Party walls	X (Interior finished surfaces only)		X	X
25	Public liability coverage within each Lot	N/A	X		
26	Worker's compensation coverage within each Lot	N/A	X		
27	Garage doors and door openers	X	X		X (Garage structure and door only)
28	Garage interior, including drywall, paint, lighting, shelving and any other improvements	X	X (Betterments and Improvements)		X (Excluding Betterments and Improvements)

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29	Attics or crawlspaces	X	X (Betterments and Improvements)		X (Excluding Betterments and Improvements)
30	Foundations	X			X
31	Landscaping within enclosed fence areas	X	X		
32	Balconies, patios, yards and decks	X	X (Betterments and Improvements)		X (Excluding Betterments and Improvements)
33	Window wells	X	X (Betterments and Improvements)		X (Excluding Betterments and Improvements)
34	Exterior building surfaces, siding and fascia			X	X
	GENERAL COMMON ELEMENTS				
35	All areas and items identified in the Declaration and on the Map as General Common Elements			X	X
36	Landscaping on Association Property			X	X
37	Sidewalks and driveways			X	X
38	Power serving a building for the common use of all Owners			X	X
39	Main gas, sewer and electrical lines to the point they enter the Lot			X	X
40	Main water shut-off valve to each of four common Townhomes within the same building			X	X

*** LIMITATIONS ON ASSOCIATION INSURANCE OBLIGATION**

Betterments and Improvements are defined as modifications or additions to the original construction made or installed by an Owner, whether or not the current Owner. Coverage under the Association's insurance policies is only for restoration to the like kind and quality of the property as originally constructed when the Townhome was first built.

Whether the Board, in its discretion, chooses to submit a claim under the Association insurance policies or not, the payment of the deductible amount for claims for which the Association is responsible for insurance coverage shall be as follows:

1. The Association shall pay or absorb the deductible amount for any work, repairs or reconstruction for damage to Common Elements unless the damage is caused by the negligent or willful act or omission of an Owner, his family, guests, or invitees, in which case the Association shall seek reimbursement of the deductible amount in compliance with and under the terms of the Declaration.
2. Any loss falling within the deductible portion of the Association policies to property for which Owners have repair and maintenance responsibility shall be paid or absorbed by the Owners of the Lots involved in the same proportion as each Owner's claim bears to the total amount of insurance proceeds paid for the occurrence.

CERTIFICATION: The undersigned, being the President of Yosemite Village Homeowners Association, a Colorado non-profit corporation, certifies that the foregoing allocation of Maintenance and Insurance responsibilities was adopted by the Board of Directors of the Association, at a duly called and held meeting of the Board on February, 09, 2021, and in witness thereof, the undersigned has subscribed his name.

YOSEMITE VILLAGE HOMEOWNERS ASSOCIATION

By: Ross Van Voorhees, President
Ross Van Voorhees