

# Maintenance, Replacement and Insurance Responsibility Matrix for Marlborough Square Townhomes HOA

The following maintenance, replacement, and **insurance** responsibility maintenance is aligned with and compliant with the Association's Declaration and other governing documents. Please note the following:

## **Maintenance by Association (Include items such as Common Elements or Common Area)**

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## **Maintenance by Individual Owner**

- An owner shall maintain and keep in repair the interior and patio space of his own unit, including the fixtures thereof. All fixtures and equipment installed with the unit, commencing at a point where the utility lines, pipes, wires, conduits or systems enter the unit, shall be maintained and kept in repair by the owner thereof; and an owner shall be obliged to promptly repair and replace any broken or cracked glass in windows and doors. An owner shall be totally responsible for his own heating and cooling system

## **Insurance summary**

- The association shall carry a blanket policy form naming the association and all mortgagees as the insured. Each policy or policies shall identify the interest of each condominium unit owner and shall provide for a standard, contributory mortgage clause in favor of each first mortgagee and the association. The policy shall insure against loss or damage by fire, vandalism, malicious mischief or such other hazards as are covered under standard extended coverage provisions for the full insurable replacement cost of the common elements and the units and against such other hazards and for such amounts as the board may deem advisable. The insurance policy shall also provide that it cannot be cancelled by either the insured or the insurance company until after thirty (30) day notice to each first mortgagee.
- The association shall keep a comprehensive policy or policies of public liability insurance covering the common elements with a contractual liability endorsement and such policy or policies shall include a severability of interest endorsement or equivalent coverage which will preclude the insurer from denying the claim of a unit owner because of negligent acts by the association, its board of directors or a unit owner. Policies shall be in amounts not less than \$100.00/person, \$300.000/accident, \$350,000/property damage, plus an umbrella policy for not less than \$1,000,000,000 for all claims personal injury, including death and/or property damage arising out of a single occurrence; and the policy shall include water damage liability, liability for non-owned and hired automobiles, liability for property of others.
- The association shall keep a policy or policies of liability insurance insuring the Board of Directors, officers and employees of the association. Workmen's compensation as required under the laws of the State of Texas.
- The Association shall be responsible for obtaining insurance upon the units, including all fixtures, installations or additions thereto contained within the unfinished interior surfaces of the perimeter walls, floors, and ceilings of such unit as initially installed or replacements thereof.
- The association shall obtain fidelity bond coverage.

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With respect to both maintenance and insurance, please note the following:

- Insurance coverage on the furnishings and other items of personal property belonging to a unit owner and casualty and public liability insurance coverage within each unit are specifically made the responsibility of each unit owner and each unit owner must furnish a copy of his insurance policy to the association.**

Item	Individual Owner	Association	Notes
AC System	X		
Chimney Caps		X	
Doors (the door only)			
Door Jambs/Frames			
Door Knobs/locks/Keys and other hardware including hinges			
Door Painting			
Door Thresholds & Weather-stripping			
Driveways/Asphalt			
Fencing – metal & wood			
Foundations		X	
Gutters, Downspouts		X	
Item	Individual Owner	Association	Notes
Clogged drain lines			
Electrical			
Flooring	X		
Heat System	X		
Interior Fixtures	X		
Lighting			

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Main Unit Breaker Box			
Meter Box			
Painting - Exterior		X	
Painting - interior			
Patios			
Pipes & Fixtures in unit interior			
Pipes in walls serving only one unit			
Pipes in walls serving more than one unit			
Roof		X	
Sidewalks / Walkways		X	
Siding/stucco/brick		X	
Stair Railings		X	
Stairs		X	
Item			
Spigots (exterior) in unit perimeter walls		X	
Sewage back up		X	
Shut off valve (for unit) if present		X	
Trim		X	
Vents			
Walls Coverings			
Walls – interior	X		
Walls – perimeter		X	
Water Heater			
Windows - Glass	X		

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Windows - Screens			
Windows - Seal			
Windows - Sill			
Windows - Frame/Sash			

Homeowners are responsible for their own porch lights. They should replace with a 40-watt regular bulb, or 40-watt equivalent LED bulb (DO NOT USE 60-WATT BULBS). We have recently replaced burnt out bulbs by the front door and garage, but we don't replace lights on the porch. Window screens should be replaced by the homeowner as well.