Turtle Creek Condominiums Homeowners Association, Inc.
CONDOMINIUM LEAK PROCEDURE

When HOA-ENC receives a call from a homeowner/resident reporting physical damage to a unit (or units), the following actions are initiated and completed.

1. If a unit owner experiences physical damage to their unit, please call (252)565-4820, press HOA # for emergency, and leave a message. Someone will call you back within 30 minutes.
2. If the staff cannot access the unit causing the leak, a locksmith will be contacted to gain access to the unit. This may involve drilling the lock. If applicable, the property owner will be responsible for the expense of replacing the lock.
3. Upon arrival at the property, the vendors will follow these procedures:
    - Locate the source of the leak and stop it from causing further damage. This may result in turning water off in unit(s).
    - Make an initial assessment of the damage to determine the cause. A hole may need to be cut in ceilings and/or walls in order to determine the source.
    - The Vendor will take pictures of the damages and determine the cause.

4. If a water extraction company is needed, each owner/resident should contact a vendor immediately to initiate the mitigation and drying process to reduce any further damage.

5. Owners should contact their HO-6 insurance policy carrier and inform them that they may be assessed for the costs of the repairs if a property component causes damage. (example: leaking water heater or leaking drain lines from the HVAC unit.)

6. The HOA's Declaration of Condominium states the HOA is responsible for all maintenance and repairs to the common and limited common elements, which include the buildings, stairwells, balconies, parking lots, etc. The HOA is not responsible for maintenance within the Unit (everything inside the outside walls of the unit). The HOA is responsible for purchasing a Master Insurance policy for the entire complex. This policy will cover the rebuilding/repair of the condominium building/unit as a result of an insurance loss. The Master Insurance policy does not cover the personal contents of a unit owner.

7. If total services/repairs are estimated to be over the HOA's Master Insurance Policy deductible amount, the owner must inform the HOA manager immediately so the HOA manager can file a claim on the Master Insurance Policy. The owner should not make repairs until the applicable insurance company (HO-6 and/or HOA Building carrier) is contacted so the insurance adjusters can assess and estimate the cost of repair.

8. Unit owners are recommended to purchase an HO-6 policy, which will provide the following protections/coverage for the unit owner:
    - Insurance coverage for the personal contents of the unit owner.

- General liability coverage for the unit owner's unit.
- Loss Assessment coverage. The HOA recommends the unit owner have a minimum loss assessment coverage equaling the HOA's deductible.

9. If an insurance loss claim does not cover a significant portion of a building, each unit owner will be responsible for coordinating the repairs to their individual unit. The applicable insurance adjuster may be able to provide assistance in recommending a company to assist with repairs to their unit as a result of an insurance loss. If the insurance loss is filed and accepted by the HOA's Master Insurance policy, all invoices should be sent to the HOA manager. If a claim is filed against the HOA's Master Insurance policy, all insurance checks will be made payable to the HOA. After all invoices for the repairs have been received by HOA-ENC, the HOA will remit payment to the owner in the amount of the insurance proceeds. Please note the insurance proceeds will reflect the applicable Master Insurance policy deductible. The homeowner will be responsible for paying the deductible through their HO-6 policy or out-of-pocket. Add Loss Assessment Coverage to your HO6 Insurance policy.

10. If the Board determined the leak or damage was caused by an owner's/resident's negligence, the following process is initiated. Once the repairs are completed and HOA-ENC has the total of all expenses, HOA-ENC will have the board review and, upon approval, will send a letter to the owner of the property causing the leak explaining that the HOA has assessed them for the service call and/or expenses associated with the insurance loss up to the HOA's deductible. The HOA's insurance company may pursue a negligent homeowner for the total cost of the claim.