

Four Seasons at Farmington  
Condominium Association

Ownership, Maintenance Responsibilities  
and Insurance Information

The word “condominium” refers to a form of shared ownership of real property, which is typically divided into areas called “Units,” “Common Elements,” and “Limited Common Elements.”

In most condominiums, the units consist of the interior airspace in a multi-unit building while all exterior components and the internal structure of the building are common elements maintained by the association. Four Seasons at Farmington is different.

At Four Seasons at Farmington, the Units consist of a small lot, a single family Home built on the lot, and certain appurtenances (e.g., driveways) that may extend beyond the lot. The lots are defined by a line shown on a Plot Plan for each Unit. Thus the Units include all exterior components and the internal structures of the Homes. The Common Elements consist of all the lands, improvements and facilities other than the Units. Four Seasons does not have any Limited Common Elements.

OWNERSHIP

The Common Elements are owned by all Unit Owners in common. The Units are owned by their respective Unit Owners.

RESPONSIBILITIES

Unit Owners are solely responsible for all maintenance, repair and replacement of the entirety of their respective Units, including all exterior and structural components (e.g., roofs and siding), and appurtenances. The appurtenances include utility lines between the Home and the point of connection to the utility-owned main, driveways, walkways, decks and patios, even though some portions of those things may extend beyond the boundary of the lot.

The Four Seasons at Farmington Condominium Association, Inc. non-profit corporation (the “Association”) is responsible for management of the Common Elements. The Association pays all costs for maintenance, repair and replacement of Common Elements, funded through monthly fees assessed to the Unit Owners. In addition, the Association provides limited services for the Units, such as lawn maintenance, a limited in-ground irrigation system, limited front planting bed maintenance, and snow removal from driveways and front walks when snow accumulations exceed two inches.

The responsibilities described above are illustrated in the attached “Component Responsibility Chart.”

## PROPERTY INSURANCE PROVIDED BY THE ASSOCIATION

The information in this section is only a summary of the property insurance provided by the Association, and is subject to all terms, conditions, exclusions, and other provisions of the insurance policies issued to the Association.

All Units and the Common Elements are insured against fire and numerous other causes of loss under a master insurance policy maintained by the Association. The Association is the “named insured” under the master policy; each Unit is identified as an insured structure. Unit Owners are not personally insured, or identified as “named insureds” under the master policy. The Association’s coverage is subject to a deductible of \$25,000.00 applicable on a per Unit basis for ice damming, water damage, and sewer back-ups, and on a per occurrence basis for all other covered perils.

Coverage for “replacement costs,” based on “original builder specifications” is provided. For example, coverage applies for replacement of fixtures, cabinets, floor coverings, and appliances with new items of like kind and quality to those originally installed by the builder at the time of original construction. So-called “Improvements and Betterments” made to Units after the builder’s original sale to the first owner are not covered.

Causes of loss not covered include, but are not limited to earthquake, flood, and terrorism. This is not a complete list of the exclusions.

## UNIT OWNER INSURANCE

The Association does not provide advice regarding what types and limits of coverage residents should purchase. The Association strongly recommends that Unit Owners purchase property insurance. The Association strongly recommends that residents confer with an insurance advisor who is knowledgeable about coverage for condominium owners. The Association strongly recommends that residents inform their insurance advisor that Four Seasons is unique in that Unit Owners are responsible for maintenance, repair and replacement of all exterior components of the Home, in addition to the interior and contents of the Home. In addition, residents should inform their insurance advisor about the insurance provided by the Association, including the deductible and the fact that “Improvements and Betterments” are not covered under the Association’s master policy.

## SUGGESTED UNIT OWNER COVERAGES

The Association suggests that Unit Owners provide a copy of this document to and discuss the following with their respective insurance advisors:

- Real Property Coverage: i.e., building coverage in an amount at least sufficient to cover the Association’s \$25,000 deductible, plus the value of “Improvements and Betterments” made to the Unit after the original sale of the Unit, made by anyone after original builder’s sale.

- Personal Property Coverage: For the value of contents of Unit and personal belongings of Unit Owner.
- Loss Assessment Coverage: Protects Unit Owner in the event a special assessment is imposed by the Association if the Master policy limits are exceeded.
- Loss of Use: Covers the cost Unit Owners may incur to live elsewhere when a covered loss renders the Unit uninhabitable.
- Personal Liability Protection: Provides liability protection for Unit Owners personally against claims from third parties alleging bodily injury or property damage.
- Sewer/Sump Back-up Coverage: This coverage is not automatically included on H0-6 policies and may require a special endorsement. The master policy coverage for sump related damage is limited. Err on the side of caution when deciding on appropriate limits of coverage for building components on or near a sump system.
- Other Coverage: To be determined in consultation with resident's insurance advisor.

## CLAIMS

Unit Owner's should notify the Association's Site Manager and their own personal insurance agent or company.

## QUESTIONS

Residents should first discuss this summary with their own personal insurance advisor; if there still are questions after that step is taken, questions can be submitted to Association Management.

Four Seasons at Farmington

**Component Responsibility Charts**

“UO” means Unit Owner.

“Assoc.” means the Four Seasons at Farmington Condominium Association, Inc.

COMPONENTS OF THE UNITS	OWNERSHIP	RESPONSIBILITY
Roof	UO	UO
Siding & exterior walls	UO	UO
Foundation	UO	UO
Gutters & downspouts	UO	UO
Patios, decks & porches	UO	UO
Doors & Windows	UO	UO
Chimneys & vents	UO	UO
Exterior lighting	UO	UO
Shutters & awnings	UO	UO
Driveway (including portions lying outside the Condominium Envelope)	UO	UO
Walkways	UO	UO
HVAC systems	UO	UO
All utility laterals and runs between the Unit and the connection to the utility main (including portions lying outside the Condominium Envelope)	UO	UO
All interior elements and systems of the Unit	UO	UO

COMMON ELEMENTS	OWNERSHIP	RESPONSIBILITY
Community Facilities (including the Clubhouse, pool, tennis courts, bocce courts, golf course, ponds & open fields)	All Unit Owners	Assoc.
Roads, sidewalks & curbs	All Unit Owners	Assoc.
Clubhouse sidewalks & patios	All Unit Owners	Assoc.
Community walking paths	All Unit Owners	Assoc.
General parking areas	All Unit Owners	Assoc.
Fences	All Unit Owners	Assoc.
Retaining walls	All Unit Owners	Assoc.
Traffic signs	All Unit Owners	Assoc.
Street & other lighting in common areas	All Unit Owners	Assoc.
Storm water management system (including ponds and storm water discharge basins and structures)	All Unit Owners	Assoc.
Gate at Spring Creek Entrance	All Unit Owners	Assoc.
Bridge at Spring Creek Entrance	All Unit Owners	Assoc.
Irrigation system (including pond water pump)	All Unit Owners	Assoc.