

TANGERINE BAY CLUB ASSOCIATION

TBC's Casualty Remediation Policy

In the event of a casualty, the Association is responsible for repairing all common and limited common elements, including the wall cavity that contains insulation and wallboard. Owners are responsible for their personal assets: trim, wall texture, prime and finish painting, floor coverings, windows, carpets, et.al.

Demolition & Dry Out

After a water-intrusion event, the Association will hire an IICRC-certified water restoration contractor to determine the damage to the Association's property and to individual Units. If there has been water-intrusion in a Building, the first remediation response is typically demolition followed by dry out. The Association's contractor will remove wet insulation and wallboard (demolition) in all affected Units and then dry out the Units with fans and dehumidifiers. If the owner's personal property cannot be dried, it too will be removed, e.g., carpet, drapes, furniture, et.al.

The goal of dry out is to reduce the level of moisture to prevent formation of mildew and mold throughout the Unit. The water restoration contractor will determine the length of time the fans and dehumidifiers must remain in the Unit.

The contractor's bill for demolition is 100% for the Association's account. The cost of the Unit's dry out will be split 50%/50% between the Association and the owner.

Repair & Replacement

The next step following demolition and dry out is the repair and replacement of the common elements in the Unit (i.e., new insulation and wallboard). This is an Association responsibility, and the Association will engage a contractor to repair or replace these elements. The cost will be paid 100% by the Association. However, an owner may elect to have this work done by a private contractor. In that case, the Association will monitor and inspect the work to ensure that it meets TBC standards. The costs for this work which the owner submits to the Association for reimbursement cannot exceed what the Association would have paid for the same work to the common and limited common elements using the Association's contractor.

Finishing Work

The last step is the finishing work on the owner's assets: trim, wall texturing, prime and finish painting. This work, and additional finishing such as carpeting, wood flooring, reinstallation of blinds and valences, et.al. is the owner's responsibility. The owner

arranges for this work to be done by a private contractor. However, the owner and the Association may mutually agree that some of this work be done by the Association's contractor. In that case, the Association will perform the mutually agreed upon finishing work and bill the owner the Association's cost.

Settling Up

When the casualty remediation work is completed, the Association will invoice the owner for the work done by the Association on the owner's behalf, as described above. The owner will also receive an invoice for 50% of the dry out costs. The charges for casualty remediation work and dry out costs may be on one invoice, or on several invoices, depending upon the circumstances. **The owner is responsible to reimburse the Association promptly.** The owner may then submit the invoices to their insurance company for reimbursement, per their individual homeowner's policy.

It is typical that the water restoration contractor hired by the Association will assemble an individual report that documents the water-intrusion in each Unit. If so, the Association will forward to each owner their Unit's report.

If there has been significant damage to common elements in Buildings that may have resulted in water-intrusion into Units, the Association will engage an appraiser to evaluate that damage to determine if it, or any part of it, was Wind Damage or Wind Driven Rain Damage. In that case, the report that documents the damage to the Association's common areas will be made available to owners at their request.

TBC Board of Directors

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