

## Division of Insurance Coverage for Batchelor Heights HOA

Batchelor Heights Homeowners Association will obtain casualty insurance to cover the following list of items:

- Footings
- Foundation
- Framing outside wall
- Exterior siding and guttering
- Brick
- Concrete floors and subflooring
- Windows
- Exterior doors
- Garage doors
- Roofs
- Porches, decks, patio slabs and patios (screened and glassed areas also included)
- Chimney and fireplaces, not including inserts
- Electrical services to meter
- Plumbing to the inside of the exterior wall
- Interior stud walls and framing
- Interior perimeter support walls and beams
- Earthquake coverage for the above

Batchelor Heights Homeowners Association will NOT obtain insurance coverage for the following list of items:

- Plumbing from the inside of the exterior walls
- Electrical services from the meter in
- Duct work
- Insulation
- Drywall
- Floor coverings
- Light fixtures
- Appliances
- Interior doors and trim
- Heating, cooling, filtering units, cleaning and exhaust fans
- Window treatments
- Drywall coverings, such as painting, wallpaper, tile decoration and trim
- Cabinets, including but not limited to kitchen and bathroom cabinets, built-ins
- Owner's furnishings and personal property
- Earthquake coverage for the above

**NOTE: Homeowner shall provide proof of Insurance to the BH HOA  
BH HOA By-Laws supersede this document.**