

# Batchelor Heights Homeowners Association

## Master Policy Insurance Breakdown

Amended CC&R

1.1 Property Insurance. The Association shall purchase and maintain property damaged insurance for 100% of the replacement costs of the following items:

- (a) Footings
- (b) Foundation
- (c) Framing outside wall
- (d) Exterior siding and guttering
- (e) Brick
- (f) Concrete floors and subflooring
- (g) Windows
- (h) Exterior doors
- (i) Garage doors
- (j) Roofs
- (k) Porches, decks, patio slabs and patios (screen and glassed areas included)
- (l) Chimney and fireplaces, with the exception of fireplace inserts
- (m) Electrical services to the meter
- (n) Plumbing to the inside of the exterior wall
- (o) Interior stud walls and framing
- (p) Interior perimeter support walls and beams
- (q) Earthquake coverage for all of the above

1.1.1 The Association shall not be responsible for and shall not purchase property damage insurance for the damage to the following:

- (a) Plumbing from the inside of the exterior walls
- (b) Electrical services from the meter in
- (c) Duct work
- (d) Insulation
- (e) Drywall
- (f) Floor coverings
- (g) Light fixtures
- (h) Appliances
- (i) Interior doors and trim
- (j) Heating and cooling filtering units, cleaning and exhaust fans
- (k) Window treatments
- (l) Cabinets, included but not limited to, kitchen and bathroom cabinets, built-in bookcases or TV enclosures
- (m) Owner's furnishings and personal property
- (n) Earthquake coverage for the above

The Association shall not be responsible for obtaining or maintaining property and casualty insurance covering the personal property located on any Lot which property does not belong to the Association. The Lot Owner shall be responsible for the insurance against personal property losses at their own expense.