

WATER DAMAGE AND MOLD POLICY

Effective October 2014

In an effort to keep Surfside III COA insurance at a minimum rate, the Board of Directors has established a water damage and mold policy and procedures for unit owners and residents.

Each unit is **required** to:

1. Keep units well ventilated, especially bathrooms, kitchens and closets.
2. Check washing machine hoses once a month to make sure they are attached and there is no sign of a water leak at the spigot or in the hose. All hoses should be replaced when signs of wear are evident.
3. **Garbage disposals are a convenience; they do not grind-up excess food and can be the cause of drainage backups. Do not dispose of peels, pasta, rice, coffee grounds, grease of any kind, egg shells, lettuce, fruit cores, cereal, cheese or any solid food item.**
4. Wipe down walls and floors that become wet immediately, especially near showers and tubs. Never allow water to puddle on the floors in any area.
5. Check and replace missing tile grout in tubs and showers and around sinks on a regular basis..
6. Check and caulk shower doors and sliding doors to make sure they are water tight on a regular basis.
7. **Check, caulk and seal all plumbing fixtures including spigots, faucets and drains in order to insure water does not run behind the wall and down the inside of the wall.**
8. Immediately notify Association Manager of the following issues:
 - a. Leaks in the roof, window or door
 - b. Visible dry rot
 - c. Wall, ceiling or floor water stains
 - d. Plumbing leaks, drain back-ups in the shower, tub or sink, water damage, flooding, mold, mildew and odors.
9. Provide a key to the Association Onsite Property Manager to be used for emergency access to your unit. Stringent procedures have been established for entry into any unit when the homeowner and/or resident is not available.
10. If an owner suspects they have mold in their unit it is homeowner responsibility to have a mold assessment or testing completed by a state certified mold inspector.
11. Homeowners are advised that the Surfside III COA Insurance Policy and the Surfside III COA do not cover damage to personal property within the unit. Each homeowner is advised to carry personal property damage with their personal insurance company. Renters are advised to carry a personal renters' insurance policy to cover damage to personal items in the unit.

NOTE: Should any unit owner or resident not cooperate with the items above the Association will not bear any responsibility or liability. Since the Association has an obligation to protect all the owners of Surfside III when a water leak occurs, the Association will come in to stop the water leak but does not assume the liability for the source of the water intrusion.

Sewer Backups:

In the event of a sewer backup contact the association office or call the emergency line.

A plumber will be dispatched to your unit to determine the cause of the backup. They will do basic line cleaning to make sure the pipes are clear. The owner is responsible for this expense.

If required, a water damage remediation firm will be dispatched to your unit to dry out wet areas and to open walls if needed to prevent mold from forming. The owner is responsible for this expense.

If required, a sewer line forensic firm will be dispatched to conduct a thorough review of the unit drains and underground sewer lines. This will include videotaping of the lines. The owner is responsible for this expense.

The Association will not make repairs and bill back the owner. Owners are responsible for these expenses directly to the contractors at time of service delivery.

The Association will bear the full responsibility for the cost associated with repairing all affected units under the following circumstances.

An underground sewer line backs up into a first floor unit due to an obvious clog or blockage that cannot be associated with recent unit activity.

An underground sewer line fractures and is identified in the sewer line video.

All other sewer backups are the responsibility of the owner to pay for all contractor responses, repairs and damages. Owners with insurance should contact their agent to ensure they are adequately covered.

Water Leaks:

In the event of a water leak contact the association office or call the emergency line.

A plumber will be dispatched to your unit to determine the cause of the leak.

If required, a water damage remediation firm will be dispatched to your unit to dry out wet areas and to open walls if needed to prevent mold from forming.

The association will not pay these expenses. The Association will not make repairs and bill back the owner. Owners are responsible for these expenses directly to the contractors at time of service delivery.

The Association will bear the full responsibility for the cost associated with repairing all affected units under the following circumstances.

A water supply line in the wall, attic or slab leaks.

All other supply line leaks are the responsibility of the owner to pay for all contractor responses, repairs and damages. Owners with insurance should contact their agent to ensure they are adequately covered.

The tables below show the responsible party based on the leak type.

Sewer Backup	Responsible Party
Toilet backup	Owner
Sink backup	Owner
Tub clog backup	Owner
Washing machine drain line backup related to detergent, debris or machine malfunction	Owner
Garbage disposal used for peels, pasta, rice, coffee grounds, grease of any kind, egg shells, lettuce, fruit cores, cereal, cheese, any solid food item and other non-food items.	Owner
An underground sewer line backs up into a first floor unit due to an obvious clog or blockage that cannot be associated with recent unit activity.	Association
An underground sewer line fractures and is identified in the sewer line video.	Association

Water Leak	Responsible Party
Refrigerator supply line leak	Owner
Sink supply line leak	Owner
Dishwasher supply line leak	Owner
Toilet supply line leak	Owner
Lack of caulking in shower/bathroom	Owner
Loose or lack of tile grout in any tiled areas	Owner
Lack of caulking/sealing around plumbing fixtures, faucets, sink drains, garbage disposal units or other areas near water.	Owner
Washing machines malfunction or drain line hose failure.	Owner
Supply line in wall (outside of sheetrock) fails.	Association
Supply line in slab fails.	Association
Supply line in attic fails.	Association