

Woody Creek Townhomes Association #1

Insurance Matrix

ITEM	OWNER MAINTAINS	OWNER INSURERS	ASSOCIATION MAINTAINS	ASSOCIATION INSURERS
Roofs, gutters, downspouts, soffits			X	X
Exterior wall surfaces including paint, trim, brick and siding, but not including glass or entry doors			X	X
Landscaping			X	X
Sidewalks and Driveways			X	X
Common Elements of drainage structures, front concrete step, storage shed			X	X
External spigots not including backyard spigots			X	X
Parking areas			X	X
Utilities serving complex or more than one residence			X	X
Structural components of a residence to include studs, thermal board, foundation, columns, girders, beams and supports	X	X		
Interior of residence including interior finished surfaces of walls, floors, ceilings and doors	X	X		
Garage doors, garage interiors and garage door openers	X	X		
Furniture, furnishings, personal content and property	X	X		
Water removal and cleanup from water leaks, sewer back ups originating in the unit	X	X		

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Backyard decking and railing and fencing between and at the backs of all units	X	X		
All appliances, disposal, air conditioners, furnace and all thermostats, ducts	X	X		
All fixtures, and cabinets	X	X		
Utilities serving only one residence to include all plumbing and electrical	X	X		
Interior pest control	X	X		
Interior fire/smoke alarms	X	X		
Party walls	X	X		
Crawlspaces	X	X		