

MAINTENANCE AND INSURANCE CHART
JACKSON COURT CONDOMINIUM ASSOCIATION, INC.
As of June 1, 2013

Item	Owner Maintains, Repairs and Replaces		Association Maintains, Repairs and Replaces		Owner Insures (Liability and/or Casualty)		Association Insures (Liability and/or Casualty)*	
	Owner Maintains, Repairs and Replaces		Association Maintains, Repairs and Replaces		Owner Insures (Liability and/or Casualty)		Association Insures (Liability and/or Casualty)*	
UNITS								
Interior nonsupporting walls and interior nonsupporting floors and ceilings	X				X (Other than as originally installed)		X (As originally installed)**	
Material making up the finished and unfinished surfaces of the perimeter walls and ceilings such as, but not limited to, lath, furring, wallboard, plasterboard, drywall, plaster, paneling, tile, wallpaper, and paint.	X				X (Other than as originally installed)		X (As originally installed)	
Materials making up the finished and unfinished surfaces of the floors, such as, but not limited to, non-structural sub-floors, flooring underlayment, floor tile, carpet, hardwood floors, including any type of floor covering	X				X (Other than as originally installed)		X (As originally installed)	
Finished and unfinished surfaces of interior of Unit entry, balcony and patio doors and door frames, including any glass or screens	X				X (Other than as originally installed)		X (As originally installed)	

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Skylights, windows and window frames, including hardware, glass and screens	X		X (Other than as originally installed)	X (As originally installed)
Fireplace and hearth, facing brick or tile and fireplace interior up to the point of the closed damper	X		X (Other than as originally installed)	X (As originally installed)
Appliances, both built-in and free-standing, smoke detectors, water heaters, furnaces and air conditioning units	X		X	
All fixtures, cabinets and service equipment	X		X (Other than as originally installed)	X (As originally installed)
All furnishings and furniture, including carpet, draperies, and other items of personal property	X		X	
Utilities serving more than one Unit		X		X

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Utilities, such as plumbing, air conditioning, heat, gas lines, hot water pipes, electrical, cable and internet wiring, dryer vents and their cleaning, ducts, etc., serving only that Unit, whether or not located wholly within the Unit, and all service lines for such utilities going from the inside of the Unit to the point where they enter into the main lines	X		X	X
Electrical outlets or switches accessed from inside the Unit			X (Other than as originally installed)	X (As originally installed)
Light bulbs for fixtures inside the Unit and for those fixtures outside the Unit but operated by light switches inside the Unit	X		N/A	N/A
Water removal and cleanup from water leaks, roof leaks, sewer backups, etc.	X		X	X
Interior Pest Control	X		N/A	
Public liability coverage within each Unit and on appurtenant Limited Common Elements	N/A		X	X
Worker's compensation coverage within each Unit	N/A		X	

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LIMITED COMMON ELEMENTS				
Patios, decks, balconies and landings	X (clean only)	X	X (Other than as originally installed)	X (As originally installed)
Exterior of Unit entry doors and windows, including hardware, but excluding any window glass and screens		X	X (Other than as originally installed)	X (As originally installed)
Fireplace flue adjacent to Unit	X (clean only)	X	X (Other than as originally installed)	X (As originally installed)
Exterior light fixtures	X (clean only)	X	X (Other than as originally installed)	X (As originally installed)
Doorbells	X		X (Other than as originally installed)	X (As originally installed)

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Storage Units, not including any personal property inside the Unit which is the Owner's sole responsibility to safeguard and insure	X (clean only)	X		X
Garage spaces inside the shared garage, except for any vehicle parked therein or personal property stored therein, which is the Owner's sole responsibility to safeguard and insure	X (clean only)	X		X
Garage door openers	X		X	
GENERAL COMMON ELEMENTS				
All areas and items identified in the Declaration and on the Map as Common Elements		X		X
Grass, trees, shrubbery, flowers and landscaping constituting part of the Common Elements		X		X
Sidewalks and driveways		X		X
Fireplace chimneys from the damper upward through exterior of the building		X		X
Exterior building stairways		X		X
Mail boxes		X		X

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Garage doors		X		X
All land and structural components of buildings, including roof, landscaping, walkways, steps, stairs, gutters, and drain spouts		X		X
Electricity, gas, hot and cold water, and heating for the common use of all Owners		X		X

*** RESPONSIBILITY FOR PAYMENT OF DEDUCTIBLE AMOUNT**

Whether the Board, in its discretion, chooses to submit a claim under the Association insurance policies or not, the payment of the deductible amount for claims for which the Association is responsible for insurance coverage shall be as follows:

1. The Association shall pay or absorb the deductible amount for any work, repairs or reconstruction for damage to Common Elements unless the damage is caused by the negligent or willful act or omission of an Owner, his family, guests, or invitees, in which case the Association shall seek reimbursement of the deductible amount in compliance with and under the terms of the Declaration.
2. Any loss falling within the deductible portion of the Association policies to property for which Owners have repair and maintenance responsibility shall be paid or absorbed by the Owners of the Units involved in the same proportion as each Owner's claim bears to the total amount of insurance proceeds paid for the occurrence.
3. When an Owner makes a valid and proper claim against an Association policy for which there is coverage, then the Owner shall be responsible for all deductibles on such claims. Any work to be done under such claim shall begin only upon the Association's receipt of the deductible amount from the Owner.

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**** AS ORIGINALLY INSTALLED**

As originally installed refers to the appliances and improvements located within the Units provided by the Declarant to the original owners, and does not include items not originally provided by Declarant. Where indicated above, the Association's insurance responsibility is limited to those items originally installed by Declarant. Owners are required to obtain and maintain their own insurance covering for those items not originally installed and for the items noted above and in the Declaration.

CERTIFICATION: The undersigned, being the President of Jackson Court Condominium Association, Inc., a Colorado non-profit corporation, certifies that the foregoing allocation of Maintenance and Insurance responsibilities was adopted by the Board of Directors of the Association, at a duly called and held meeting of the Board on April 29, 2013, and in witness thereof, the undersigned has subscribed her/his name.

JACKSON COURT CONDOMINIUM ASSOCIATION, INC.

By: Rosemary Cahoon
Rosemary Cahoon, President

*** RESPONSIBILITY FOR PAYMENT OF DEDUCTIBLE AMOUNT (APPENDIX A)**

Page 7 #3. "When an Owner makes a valid and proper claim against an Association policy for which there is coverage, then the Owner shall be responsible for all deductibles on such claims."

Shall be amended to read:

When an Owner makes a valid and proper claim against an Association policy for which there is coverage, then the Owner shall be responsible for all deductibles on such claims if the loss resulted from the act or negligence of the Owner.