
THE TOWERS CONDOMINIUM 2011 RESIDENT HANDBOOK

I. SUMMARY OF THE TOWERS DECLARATION ESTABLISHING A PLAN FOR CONDOMINIUM OWNERSHIP, BY-LAWS AND DECLARATION OF RESTRICTIONS

The Towers was completed during 1978, and the Declaration Establishing a Plan for Condominium Ownership and the By-Laws of The Towers both dated May 14, 1979, were recorded with the Cass County Register of Deeds Office in Book E-8 of Misc., Pages 586-637 along with building diagrams and a Declaration of Restrictions. The Declaration of Restrictions is attached.

The Declaration and By-Laws were amended by the Amendment to Declaration of Condominium of The Towers during July of 1979 and the amendments were recorded with the Cass County Register of Deeds Office in Book G-8 of Misc., Pages 409-423.

During 2009, the By-Laws were amended by a Second Amendment to Condominium Declaration of The Towers, which were recorded with the Cass County Register of Deeds Office on November 6, 2009 as Document No. 1281078.

You should have copies of and you should review all of these documents because they speak for themselves and contain numerous covenants, restrictions and limitations done for the good of The Towers.

The value of your investment in The Towers and your use of it will be enhanced if The Towers has a reputation for good and efficient management, good people, with residents who, while being freedom-loving adults, recognize that the need to comply with the Declaration, By-Laws, Restrictions, and rules enhances their own living experience, and the value of their investment in The Towers.

In addition to the Declaration, By-Laws and Declaration of Restrictions, all part of the public record and binding on all residents, the board of managers, pursuant to Article II of the By-Laws, has the authority to adopt and amend "...rules and regulations covering the detail of the operation and use of the condominium property".

Thus, you should also become familiar with those rules, and admonitions contained in those rules, any handbooks, and special notices provided by the board of managers, particularly covering the subjects of structural changes, window and door replacements, vehicle parking, building security, emergency evacuation, emergency contacts and insurance coverage.

Condominium ownership brings many advantages, but is a complicated ownership arrangement. In general, residents own the interior of their condominium units, and are fully responsible for all insurance, maintenance and security of that area.

Improvements and areas outside of the interior of individual condominium units are either common areas, limited common areas or otherwise subject to the Declaration, By-Laws, Declaration of Restrictions and other rules promulgated by the board of managers.

Properly followed, the above documents and the rules promulgated by the board of managers provide unique maintenance, security and parking amenities, but The Towers is a nine story building that will always present maintenance challenges and especially safety challenges if there needs to be a rapid evacuation. Residents remain responsible for their own security, evacuation and emergency planning, taking into account their own particular needs and capabilities and the fact that hallway doors may be closed and the elevators may not work in case of an emergency.

II. KEY POINTS FROM THE DECLARATION, BY-LAWS AND DECLARATION OF RESTRICTIONS

The Declaration generally describes the building, the individual condominium units, common elements, limited common areas and subjects the individual condominium units to the By-Laws and "...rules and regulations adopted pursuant thereto".

The By-Laws describe in detail how The Towers is managed through an elected board of managers, describe the powers of the board of managers, how the managers are elected, and their power to employ a managing agent. The By-Laws describe how the annual meeting, regular meetings and special meetings are conducted and how decisions are made by the board of managers. The By-Laws describe the voting rights of the owners of each condominium unit and describe the duties of the officers of The Towers. The By-Laws describe, in detail, how the property will be operated and how expenses will be paid and assessed against the individual condominium units. The By-Laws describe the maintenance and repair duties of condominium unit owners and prohibit structural additions, alterations or improvements in or to an individual condominium unit without prior written notice to of the board of managers.

The board of managers is comprised of volunteers, meets only six times per year, unless there are special meetings, not counting the annual meeting, and the board of managers confines its activities to matters of building-wide importance, maintenance and operation. The board of managers has no law enforcement authority, nor police powers, and thus any security or other matters requiring police power intervention should be directed to the proper law enforcement authorities. The board of managers is not charged with, and does not provide, personalized security or individualized care services for any residents or occupants. The board of managers does not address particular disputes between residents or occupants, instead leaving those issues to be resolved by the parties involved, or the appropriate authorities.

The 1979 Declaration of Restrictions and the 2009 Second Amendment to Condominium Declaration of The Towers are of special importance, and copies of them are attached.

The amendments to the By-Laws, done in July of 1979, better define common elements, limited common areas, use of balconies and the assignment of parking spaces and storage lockers.

The July 2009 Second Amendments to the Condominium Declaration of The Towers were principally designed to clarify required general building insurance and prohibit pets and smoking. A copy is attached. **Also attached is page 3 of the July 20, 1979, Amended By-Laws on Unit Maintenance and Additions, Alterations and Improvements.**

Again, you should carefully review the actual Declaration of Condominium and all amendments, the By-Laws, and all amendments and the Declaration of Restrictions, and all amendments, together with the following additional rules, all of which the board of managers is charged with enforcing. If there is any conflict between this Handbook and the Declaration, By-Laws, Restrictions or Amendments, the later control.

III. RULES ADOPTED BY THE BOARD OF MANAGERS FOR THE TOWERS CONDOMINIUM

1) Declaration, By-Laws, Amendments, Restrictions, Rules & Resident Handbook

These documents are the responsibility of the unit owners. Any party considering the purchase of a unit in the towers should review the declaration, bylaws, other recorded documents and handbook to review before purchasing a unit. The towers will maintain a copy of these documents for potential buyers to borrow, produce their own copy, and return.

2) Resident Manager

A resident manager in unit 203W (a unit owned and provided by The towers) is here to maintain the mechanical and common elements of the condominium. Contact the resident manager for problems such as: malfunctioning garage doors, water supply issues, elevators problems (use phone in elevator panel), laundry equipment malfunction, air conditioning failure, etc. If the resident manager is not available, contact the managing agent, and failing that, a board member for assistance. Owners are responsible for maintenance and repairs inside their own units. Contact the resident manager for building lobby key and garage door opener replacements. Owners are responsible for mail box and individual unit key replacement.

3) Board of Managers

Five (5) owners, elected by the association for a term of three years, have the executive powers and duties for administration of the affairs of the condominium. This includes maintenance and repairs of common areas & limited common areas, determining the amount required for operations, collection of common charges, adopting rules & regulations, maintaining property and liability insurance, and hiring & oversight of a Managing Agent.

4) Managing Agent

The duties of the Managing Agent (subject to board approval) include: Employment and dismissal of resident manager, oversight of operation, maintenance & repairs, collection of common charges, parking & vehicle plug-in fees, keeping the financial records & books for

reports to the association & board, bank account management & CD investment of reserve fund, calculation of structural & equipment replacements/maintenance/improvements for reserve fund, payment of salaries/expenses/taxes, obtaining insurance for condominium property.

5) Association Meetings

The annual meeting is held on or around June 1st of every year to provide a report from the board and Managing Agent, transaction of business, and election of board members for expired terms. A regular board meeting immediately follows with members of the new board. Thereafter, meetings are held on the second Tuesday of August, October, December, February, and April. Owners may attend meetings and bring business before the board at any meeting. Meeting minutes and financial reports are posted in the laundry room of each floor.

6) Smoking & Pets

This is a smoke-free and pet-free building.

7) Problems with Residents

Any problem that cannot be personally resolved relating to disorderly and disruptive behavior should be reported to the Police, if appropriate.

8) Twin Towers Security

This building has a security system in the street entrance of the main lobby. This system allows for visitors to enter a code to contact a unit resident who can then remotely allow the front door to be unlocked and allow the visitor entrance into the building. You will be shown how this system works by the resident manager. Other means of entrance into the building are through the garage doors and the side entrance doors.

Unit owners and residents are responsible for personally supervising all visitors, contractors, and service personnel entering the building through any door. If any means of entrance is discovered to be left open & unsupervised, it should be closed immediately.

9) Moving in/Moving out

When a resident moves in or out of the Twin Towers, he or she shall notify the resident manager in advance to install the pads on the walls of the elevator. The security of the building doors during a move in or move out shall be the responsibility of the unit owner and shall not be unattended or left propped open.

10) Bulletin Boards & Community Room

The ground floor bulletin board is open for posting social events, meetings, building management notices or directives, and items of interest to residents. Board meeting & financial reports are posted in the laundry room on each floor. There is a community room on the 8th floor

that is available for all residents. There is a calendar in the room that is to be used for scheduling events. Any person using the room is responsible for clean-up of the room after its use.

11) Television

There is television antenna service to each unit. Reception problems not due to broadcasting issues should be reported to the Managing Agent for appropriate action. There are also cable television connections to each unit. Unit residents should contact cable television service providers for a service contract and installation. Satellite dish reception is possible for units with south facing balconies. Due to building obstructions, satellite dish reception cannot be received in units with north facing balconies.

12) Air Conditioning

The main cooling unit is located on the roof. Each unit resident is responsible for maintaining, servicing, and cleaning the air conditioning unit within their unit. The main cooling unit will be started on or about April 1st and shut down on or about October 15th of each year.

13) Unit Modification

Any modification, maintenance or repair within a unit is the responsibility of the unit owner. Any damage caused to a unit or common area by another unit shall be the responsibility of the unit owner/resident causing the damage. Window and patio door replacement is the responsibility of the unit owner and the exterior of new windows and patio doors should be brown in color. Unit balconies are limited common spaces and the maintenance of them are the responsibility of the association. If any owner has concerns about the maintenance of the balcony for their unit, they should contact the resident manager. No rugs, carpets, or platforms are permitted on the unit balconies to prevent structural damage to the balcony floors. See Article V, Section 11, of the Amended By Laws attached as the last page.

14) Laundry Rooms

The washer and dryer on each floor are purchased and maintained by the association for the sole use of residents.

15) Trash and Garbage

All garbage should be dropped down the disposal chute in the laundry room. All items that do not fit down the garbage chute should be taken to the large dumpster on the west side of the building. If a unit owner chooses to remodel his or her unit, the resident and contractor are responsible for cleaning of common areas affected by the removal and installation of new materials. Any construction debris, carpets, appliances, etc. caused by remodeling shall be removed by the unit owner and not placed in the west dumpster.

16) Garage and Parking Spaces

Every unit is provided with one (1) assigned parking space in the heated garage. Under the bylaws, the garage is a common area. All garage spaces are for the exclusive use of residents. All spaces are marked, and any resident may have unauthorized vehicles parked in a private space towed away.

Every unit is provided with a storage locker located within their parking space. The security of this locker is the responsibility of the unit owner and the condominium association is not responsible or liable for theft or vandalism of any item stored within the garage or the garage storage unit.

The fire department maintains rules and regulations that all unit owners and residents must follow. These rules require that no items, excluding bicycles, may be stored on the floor of the garage.

Vehicle plug-in receptacles are located on the south exterior wall of the garage. These receptacles are available to rent from the condominium association. Requests for a key to the receptacle box and information on the rent can be made or obtained from the resident manager.

Every resident is entitled to one outside parking spot. The Twin Towers does not allow inoperable vehicles in the parking lot. All vehicles must have current registration and licenses.

17) Car Wash

There is a free car wash location within the garage for resident use only. Please be considerate of others by cleaning up the wash bay. There is also an air compressor and car vacuum for resident use in the car wash area.

18) Grocery & Moving carts

Grocery carts, trash bins, and newspaper recycling bins are located in each side of the garage. Additional recycling bins, various equipment, ladders, stools, tools, etc. are located on the west side of the garage, and are available for all residents. There are also moving carts located on the west side of the garage. All items should be returned to their storage location as quickly as possible after their use to allow others to use them.

19) Mechanical Rooms

The main building service areas are located in the west garage. The resident manager and board members have a key to this area for access.

20) Fire Safety & Medical Emergencies

If there is a fire, residents should dial 911 before taking any other action. The Twin Towers fire alarm system is not connected to the Fargo Fire Department. Each hallway and

lobby has fire alarm pull stations, smoke detectors, alarm horns, and fire extinguishers. This equipment is tested once per year. The west stair well is the designated fire exit. Follow the posted fire exit plan.

If there is a medical emergency, residents should dial 911 before taking any other action. Dialing 911 in Fargo, depending on the nature of the emergency, can bring the Fargo Fire Department, Fargo Police Department, or the Fargo-Moorhead Ambulance. The Fargo Fire Department and Fargo Police Department have access to the lock boxes in the front entrance to gain entrance into the building. The Fargo-Moorhead Ambulance does NOT have access to the lock boxes and must be let into the building through the security system.

January 21st, 2011 – Condo Rules and Regulations Handbook Committee

Mary Mann

Marjorie J Sholy

Deb Young

Mark Honzay

Margaret Rafferty – Twin Towers Condominium Association Board Member

IV.

GENERAL GUIDELINES FOR PERSONAL SAFETY AND SECURITY

Twin Towers does not provide individualized safety or security plans, nor does it assume responsibility for the individual safety or security of any of the residents. Each resident owns their individual condominium unit, and bears ultimate responsibility for their own security for that unit, their own safety in that unit, and their capability and means to deal with emergencies.

Twin Towers is a high rise building, with elevators which presents its own inherent safety and security challenges, particularly since the hallway doors leading to the elevators might close during an emergency, and the elevators themselves might not work during an emergency.

In general, review the Fire Safety Notices posted at the end of the hallways and by the elevators.

The following has been generally adapted from the Personal Safety and Security Policy of the NDSU Campus, and may be helpful to residents of Twin Towers, but it is no substitute for your own personal oversight of your own safety and security needs:

1. CRIME PREVENTION

Following the steps below can reduce your risk of being victimized.

- A. Lock your door whenever you leave your condominium unit for ANY length of time or when you are sleeping. Always lock all car doors.
- B. Never prop open any door.

- C. Protect all valuables in your condominium unit. Do not leave valuables like wallets, jewelry, credit cards, cash and computers in plain view.
- D. Do not loan your keys to anyone.
- E. Never hide your keys outside of your condominium unit. Do not put your name or address on your keys.
- F. In public places, keep your valuable items out of sight or in a safe place. If you leave an area for any length of time, take personal items with you.
- G. Protect your valuables:
 - i. Itemize your possessions on a file card. Record the description and serial number and keep purchase receipts and brochures on equipment purchased.
 - ii. Use an electric engraver.

2. STEPS TO AID IN YOUR PERSONAL SAFETY

- A. Keep your condominium unit locked when you are sleeping or napping.
- B. Never let unauthorized persons enter your condominium unit (report any suspicious activity to the Police immediately).
- C. Never prop open inside or outside doors.
- D. Keep your car locked in the garage.

3. STEPS TO FOLLOW IF YOU SEE SUSPICIOUS ACTIVITY OR PEOPLE

If you see any suspicious activity or people in or near Twin Towers, it is your responsibility to immediately call the Police and report what you have seen. Do not assume that what you see is an innocent activity or that another individual has already called the Police. Do not worry about being embarrassed; think about what could happen if you do not act.

SUSPICIOUS PEOPLE MAY BE

- Loitering about at unusual hours and locations.
- Running, especially if something of value is being carried.
- Exhibiting unusual mental or physical symptoms. Person(s) could be under the influence of drugs, or otherwise needing medical or psychiatric assistance.
- Carrying property that might be suspicious, depending on the circumstances.

OTHER UNUSUAL SITUATIONS

- Open or broken doors or windows.
- Unusual noises – anything suggestive of foul play, danger or illegal activity.
- People sitting in parked vehicles for an extended period of time.
- Vehicles driving slowly in a parking lot at night.

4. DISASTER PREPAREDNESS + SAFETY ISSUES

EVACUATION PLAN

The following guidelines are recommended:

- Building evacuations will occur when an alarm sounds continuously and/or upon notification by emergency personnel or the Police.
- Do not use elevators during an emergency evacuation. Emergency response personnel may use an elevator for evacuation after review of the circumstances.
- Everyone must exit the building quickly and proceed in an orderly manner to designated emergency assembly points. Be alert and pay attention to what is happening around you.
- Check doors for heat before opening. DO NOT open a door if it is hot.
- Remain at the emergency assembly point until someone takes roll call and further instructions are provided by emergency personnel or the Police.
- Do not re-enter an evacuated building until instructed to do so by emergency personnel or the Police.
- Individuals with disabilities responsibilities:
 - ➔ Be aware of persons in the building who may need assistance. Be prepared to render assistance if necessary or as the situation warrants. If unable to directly assist a person with disabilities, ask the individual to wait at the nearest exit for assistance from official emergency personnel.
 - ➔ Individuals with disabilities are responsible for knowing how they want to be helped during an evacuation.

“SHELTER-IN-PLACE” PROCEDURES

During certain emergency situations and some weather emergencies, you may be better advised to “shelter-in-place” rather than evacuate or leave the building. If there is an emergency that is a risk to the public, your local official will notify you by radio, TV or telephone. The outdoor warning signs may be activated. If you hear the sirens, go inside and tune to a local radio or TV station.

If you are told there has been a hazardous material release or a Public Health issue, most often there is not enough time for evacuation. The safest immediate action is to shelter-in-place while listening for further instructions.

The following are guidelines to be followed:

- A. Listen to local radio, television stations or CENS for detailed information and instructions. Follow the instructions carefully. Stay away from the area to minimize risk of injury or contamination.
- B. Stay inside the building.
- C. DO NOT go outside to investigate.

- D. Close and lock all. Exterior doors and windows. Close vents, fireplace dampers, and as many interior doors as possible.
- E. Turn off air conditioners and ventilation systems to 100 percent recirculation so that no outside air is drawn into the building or your unit. If this is not possible, ventilation systems should be turned off (includes heating and air conditioning).
- F. Seal the room by covering each window, door and vent using plastic sheeting and duct tape.
- G. Use material to fill cracks and holes in the room, such as those around pipes.
- H. Gather essential disaster supplies, such as nonperishable bottled water, battery powered radios, first aid supplies, flashlights, batteries, duct tape, plastic sheeting and plastic garbage bags.
- I. In the event of a Public Health emergency, isolation and quarantine may be mandatory rather than voluntary.
 - i. Follow all Public Health recommendations.
 - ii. Restrictive Public Health measures can be legally enforced.

There may be time when there has been no notice but you still need to take action. Take immediate action if you:

- Hear a strange sound like an explosion.
- See a vapor cloud.
- Smell a strange odor.
- Feel nauseous or have burning eyes.

FIRE SAFETY

Preparing for emergencies well in advance is one of the most effective ways to deal with potential disasters. In the case of a fire, knowing the steps to take can minimize problems.

Steps to follow if you see a fire:

- A. Activate the nearest fire alarm.
- B. Alert the **Fire Department at 911** from a safe phone. Give your name, address, location and the extent of the fire.
- C. Calmly alert people in the building and evacuate the building by following EXIT signs. **DO NOT USE THE ELEVATORS.** Non-ambulatory individuals needing assistance with evacuation should call for professional assistance.
- D. Once an alarm has been activated and immediate attentions has been given by emergency personnel to the safety of others, close corridors, windows, doors and stairwells to prevent the spread of fire and smoke.
- E. Remain outside the building at a safe distance.
- F. Meet Police or fire personnel upon arrival to direct them to the fire.
- G. See the posted Fire Exit Plan for assembly point guidelines.

Steps to follow if you are caught in a fire:

- A. Remain calm.
- B. Before opening a door, feel it with the back of your hand. If it is hot:
 - i. DO NOT open the door.
 - ii. Open the windows. If possible, lower the top half of the window to let out heat and smoke and raise the lower half to let in fresh air.
 - iii. Seal cracks around the door with towels, linens or clothes. Soak these items in water if possible.
 - iv. To attract attention, hang objects out of the window and shout for help.
 - v. Keep low to the floor. Take short breaths to avoid inhaling smoke. Place a wet towel over your nose and mouth. Keep your head six to eight inches off the floor.
- C. If the door is not hot, brace yourself against the door and open it slowly. If hot air or fire rushes in, close the door and refer to step B above.
- D. If you can leave, close all doors behind you and proceed to the nearest safe exit. Leave the building and stand clear of the fire. Help direct Police and fire personnel when they arrive.

POWER FAILURE

In case of a power failure or electrical hazard, following the recommended steps can minimize problems.

If the power fails:

- Call Excel Energy at 1-800-895-1999 to notify it of the outage.
- Check to see if anyone is trapped in the elevators.
- Check to see if anyone needs assistance exiting a room or the building.
- Turn off all electrical equipment and devices such as power tools, computers, monitors, copiers, typewriters, printers, etc.

As power returns after an outage, people may be at risk of electrical or traumatic injuries. Power lines are re-energized and equipment is reactivated. It is recommended that you be aware of those risks and take protective steps.

TORNADO PREPAREDNESS

When the threat of a tornado is imminent, the city emergency sirens will be activated.

- Be familiar with the weather service alert and siren system: There is a “test” in Fargo the first Wednesday of each month at 1 p.m.
- Seek shelter immediately in the lower level or an interior room of the building you are in (closets, bathrooms, hallways). Get under something sturdy.

- If there is time to do so, go to an interior hallway on the lowest floor possible. Remain away from outside walls. Assume a crouched position with arms over your head.
- Individuals should walk, not run, to the emergency assembly area.
- If possible, close doors of each room as you leave.
- Follow the posted Fire Exit Plan, but use the elevators only if warning time allows.
- Stay away from windows, particularly on the windward side, and avoid shelter in large rooms with large, unsupported roof spans.
- Remain on the lower level until an ALL CLEAR bulletin from the National Weather Service is announced. Call 911 in the event of injury to individuals.

AFTER THE DISASTER OR EMERGENCY

- Use extreme caution in entering or working in buildings that may have been damaged or weakened, as they may collapse without warning.
- Check for fire and be aware of the possibility of gas leaks or electrical short circuits. If detected, notify the gas company, electrical company, the police or fire department.
- **DO NOT** go back into the building until you have been assured it is safe by these officials.
- Do not light matches or turn on electricity.
- Stay away from fallen or damaged electrical wires.
- Do not use land-line phones except for emergencies.

MEDICAL EMERGENCIES

- Remain calm and call 911 immediately.
- Send someone outside to escort emergency responders to the appropriate location.
- Clear the area surrounding the victim and any pathway necessary to provide emergency responders access to the individual.
- Do not attempt to move a seriously injured or ill person unless there is a life threatening situation (for example a fire).
- In case of seizures, do not restrain the person having the seizure or put anything in the person's mouth or between the teeth. If possible record the length of the seizure and what happens during the seizure.
- If the person is conscious, ask if they are willing to share medical information about the nature of the illness so that it can be passed on to the emergency personnel when they arrive.
- Utilize any individuals who may have medical/first aid training or familiarity with the person's condition (roommate, friend, etc.).

EXHIBIT E

DECLARATION OF RESTRICTIONS

Use of Condominium Units. In order to provide for congenial occupancy of the condominium property and for the protection of the values of the condominium units, the use of the condominium property shall be subject to the following limitations:

(1) The condominium units shall be used for residential purposes only, except that the Owner-Sponsor may maintain one or more model units and advertising for purposes of initial sale of units.

(2) The common elements shall be used only for the furnishing of the services and facilities for which they are reasonably suited and which are incidental to the use and occupancy of condominium units.

(3) No nuisances shall be allowed on the condominium property nor shall any use or practice to be allowed which is a source of annoyance to its residents or which interfere with the peaceful possession or proper use of the condominium property by its residents.

(4) No immoral, improper, offensive or unlawful use shall be made of the condominium property or any part thereof, and all valid laws, zoning ordinances and regulations of all governmental bodies having jurisdiction thereof shall be

complied with. Such compliance shall be accomplished at the sole expense of the unit owners or the board of managers, whichever shall have the obligation to maintain or repair such portion of the condominium property.

(5) No portion of a condominium unit (other than the entire condominium unit) may be rented, and no transient tenants may be accommodated therein.

Book G-8 page 418

7/30/1979

(a) All maintenance of and repairs to any units or appurtenant limited common elements, structural or non-structural, ordinary or extraordinary, (other than maintenance of and repairs to any common elements contained therein not necessitated by the negligence, misuse or neglect of the owner of such unit) shall be made by the owner of such unit. Each unit owner shall be responsible for all damages to any other unit and to the common elements resulting from his failure to effect such maintenance and repairs.

Article V, Operation of the Property, Section 11, Additions, Alterations or Improvements by Unit Owners, is hereby amended in its entirety to read as follows:

Section 11. Additions, Alterations or Improvements By Unit Owners and Board of Managers. No unit owner shall make any addition, alteration or improvement in or to his unit without the prior written consent of the Board of Managers and the mortgagee. The Board of Managers shall have the obligation to answer any written request by a unit owner for approval of a proposed addition, alteration or improvement in such unit owner's unit, within 30 days after such request, and failure to do so within the stipulated time shall constitute a consent by the Board of Managers to the proposed addition, alteration or improvement. Any application to any governmental authority for a permit to make an addition, alteration or improvement in or to any unit shall be executed by the Board of Managers. The Board of Managers shall not be liable to any contractor, subcontractor or materialman or to any person sustaining personal injury or property damage for any claim arising in connection with such addition, alteration or improvement.