

APPLE VALLEY EAST CONDOMINIUM ASSOCIATION, INC.  
RESOLUTION REGARDING CLAIMS SUBMISSIONS TO THE ASSOCIATION'S  
INSURANCE CARRIER

WHEREAS, The Board of Managers of the Apple Valley East Condominium Association, Inc. is empowered to govern the affairs of the Association pursuant to Article 4, Section 4.02 of the Bylaws;

WHEREAS, There is a need to adopt specific guidelines regarding claims submissions to the Association's insurance carrier;

WHEREAS, It is the intent that this rule shall be applicable to all members of the Association and this resolution shall remain in effect until otherwise rescinded, modified, or amended by a majority of the Board of Directors;

NOW, THEREFORE, Be it resolved that the following responsible governance policy on claims submissions to the Association's insurance carrier is hereby adopted by the Board of Directors:

If an occurrence is made known to an Owner that results in damages or injury to an Owner or an Owner's Unit which may fall within the Association's coverage as required in the Association's Declaration or under Colorado law, the following procedures **should be followed by the owner:**

- a. The Owner(s) shall first promptly notify his or her personal insurance carrier of the damage.
- b. In the event the Owner determines it is in the Owner's best interests to submit a claim under the Owner's insurance policies, the Owner shall follow the procedures set out in those insurance policies describing the insured's duties in the event of an occurrence, claim or suit.
- c. The Association may require the Owner to provide copies of the claim the Owner made to his/her personal carrier, as well as copies of the adjustment or determination decided by that carrier as a condition **before** the Owner makes any claim on any of the Association's policies.
- d. In the event **the subject matter of the claim may fall within the Association's insurance responsibilities under the Declaration or Colorado law**, the Owner shall promptly notify the Association of the damage by providing **written notice** to the Board through the Managing Agent setting forth the following:
  - Owner's home address and phone number and Unit address, if different;
  - The time, place and circumstances of the event;
  - Identification of damaged property;
  - The names and addresses of the injured and witnesses, if applicable;

