

THE BEST COMMUNITY ASSOCIATION IN TOWN

COMMITTEE & DELEGATE CHARTERS

WHEREAS, the Bylaws of the Association (Article 11) authorize the Board of Directors to establish such committees as necessary; and

WHEREAS, the Board of Directors has determined that the best interest of the membership would be served by the establishment of charters for all Committees for the purpose of providing direction and functioning roles to volunteers; and

WHEREAS, the Committees shall perform their duties in accordance with the Board Resolution 98-1, Committees Resolution, until resolved otherwise by the Board of Directors;

NOW, THEREFORE, LET IT BE RESOLVED, by the Board of Directors that the following Committee Charters dated June 15, 2009, be adopted:

- 1) Architectural Committee
- 2) Block Captain Committee
- 3) Commercial Development Committee
- 4) Communication - Newsletter Committee
- 5) Compliance Committee
- 6) Delegate Interaction & Responsibilities
- 7) Finance Committee/Budget Committee
- 8) Insurance & Risk Management Committee
- 9) Landscaping Committee
- 10) Legal Committee
- 11) Litigation Committee
- 12) Neighborhood Watch Committee – Interface with police, etc.
- 13) Political Action Committee
- 14) Social Committee (Includes all sub-committees)

This resolution is adopted and made a part of the minutes of the _____, 2009, Board of Directors meeting.

BY: _____
President

ATTESTED BY: _____
Secretary

ARCHITECTURAL COMMITTEE CHARTER

The architectural character of each community is established by the architects who originally designed it. Within the guidelines established in the CC&R's, the architectural committee will be responsible for preserving the architectural integrity of that design. It will establish architectural control standards for approval of the Board and will inform all homeowners about those standards. The standards should not overly stifle the imaginative or creative desires of residents, but rather assure them that protective restrictions are in effect, which will help maintain the appearance and value of their property. All members of the Committee shall be property owners within the development unless the Board chooses to appoint an outside person with architectural expertise.

1. The Committee shall consist of at least three members; a quorum of which will be two members.
2. The Committee shall meet as needed to ensure prompt handling of all issues and responsibilities, but at a minimum, quarterly. A report of all regular meetings and on-going issues will be provided to the Board within 30 days of each meeting.
3. The Committee shall not review any plans that are not accompanied by an approval letter from the sub-association, provided that the specific sub-association requires architectural approval. A letter will be sent to the owner submitting plans (which have not been approved by the sub-association) within 48 hours of receipt advising them of this policy.
4. The Committee shall perform an annual inspection of the Association properties including individual lots visible from the street or common areas and report to the Board any unapproved alterations, approved alterations not being maintained or other issues within the purview of the Architectural Committee's responsibilities as defined in this Charter or the Association's documents.
5. The Committee shall inform homeowners that all visible alterations to their property, including painting, must be approved in advance by the committee, except where such changes have clearly standardized approval (see current Architectural Standards).
6. The Committee shall develop (*or review*) and distribute or cause to be distributed architectural guidelines and standards to all homeowners after review by Management and approval by Board of Directors. These guidelines and standards shall be reviewed by the Committee annually. Updates, additions and deletions shall be provided to the Board of Directors for consideration and a decision.
7. The Committee shall receive and approve or disapprove (*through Management*) submitted plans for exterior alterations within 45 days. Any application or a request for a certificate of exemption submitted pursuant to the CC&R's shall not be deemed approved unless and until written approval is so given. (A request from the Committee for additional information or materials may be given to the applicant within forty-five (45) days after the date of receipt by the Architectural Committee of all submissions for the application and the period for report of a decision shall be accordingly extended.)
8. The Committee may request that the Board authorize the assistance of a qualified professional to review complex plans and provide the necessary expertise in dealing with significant design and construction issues. The Board will give strong consideration to this request and approve it unless valid reasons can be given and documented as to why professional assistance may not be necessary. As stated in Article 11, Section 11.11 of the CC&R's, "the applicant shall be obligated to pay for, or reimburse for the reasonable costs of any such consultant(s)...."
9. The Committee shall make periodic as well as final inspections of work in progress to insure its timely completion and conformity with approved plans.

The Best Community Association In Town, Inc. – Committee Charters

10. The Committee shall receive comments or complaints from homeowners (*through Management*) involving matters within its jurisdiction and shall handle them according to the association documents.
11. The Committee, within the scope of its responsibility, as defined by the CC&Rs and the Architectural Guidelines and Standards, shall recommend projects to beautify and enhance the aesthetics of the community consistent with the overall environment of the association.
11. The Committee shall provide input to the annual budget process as necessary for the function of the Committee as requested by the Board
12. The Committee shall provide regular updates to the Newsletter Committee/Editor as requested by the Board.

BLOCK CAPTAIN COMMITTEE CHARTER

The primary purpose of the Block Committee is to improve communication between the Association and its owner members. The head of the Committee shall perform the following functions:

1. Seek and identify a contact person to serve on the Committee from each association.
2. Provide a copy of this Block Captain Committee Charter to each person who volunteers for the Committee.
3. Hold a minimum of one Committee meeting a quarter to communicate Association policies and other issues to their delegate of each sub-association and receive any communications from the Committee Members to report back to the Board.

Each person who serves on The Committee shall perform the following functions:

1. Check with their responsible individuals in their sub-association monthly and report any maintenance irregularities to the manager, i.e., street lights not functioning, etc. Communicate to Management, in writing, routine matters.
2. Communicate to Management, verbally, any emergency maintenance issues which may need immediate attention.
3. Communicate to Management, for research and action, any concerns/complaints which have surfaced which might negatively impact the Association.
4. Perform other duties as seen necessary to enhance community safety and livability, i.e., work with Neighborhood Watch Committee and/or on a Disaster Preparedness Neighborhood Plan.

COMMERCIAL DEVELOPMENT COMMITTEE CHARTER

During the initial development of the Association and the adjacent commercial properties (which has been deleted from the sphere of influence of the association by a vote of the owners), the Board understands the need for continued monitoring of commercial development.

1. The Committee shall consist of at least three (3) members, but no more than five (5).
2. The Committee shall become familiar with development plans and monitor The City of Henderson Architectural, Planning and City Counsel meetings for any issues which may affect the Association.
3. The Committee will report in writing to the Management Company of any City meeting at which any association development issues were discussed, decisions reached any requested actions necessary from the Board.
4. If the Committee feels that it is important to involve the Delegates, they will advise Management that it is critical that a special notice be mailed to each delegate and Board member advising of the need for community involvement. They will also advise the Block Captain Committee Chairperson of the need for their involvement.
5. The Committee will provide updated information to the Management Company (Editor) for the Newsletter. The information will help to keep the total community advised of the status of all developments in the commercial area.
6. Until the properties have been completely developed, the Committee will provide a quarterly written report to the Board for use and update at their Board meetings. The report will request any help from the Board or the Association which is necessary to ensure that development is in the best interest of the Association.
7. The Committee will understand that they *do not* have any negotiating authority to represent the association with the developer or the City unless expressly advised, in writing, by the Board of specific authority and direction.

COMMUNICATION - NEWSLETTER COMMITTEE CHARTER

The primary responsibility of the Communication – Newsletter Committee (the Committee) is to advise and assist the Board in informing residents about the purpose and function of the association and its activities and events.

The Committee will provide programs, articles and input to other committees to inform residents about the Association ... its structure, role, and objectives ... and of the developments and activities of the Association.

1. The Committee will solicit articles for a regular newsletter (*schedule to be determined by the Board*).
2. The Committee will have all content reviewed by the designated Board Member and the Manager prior to publication.
3. The Committee will prepare input as a package containing all edited and reviewed articles and provide it to the editor. (*Preferably on diskette*).
4. The Committee will work with the other Committees to coordinate the announcement of community functions and important notices.
5. The Committee will provide any input to the Board for the annual budget process necessary for the Committee to function as requested by the Board.
6. The Committee will work with the Board to prepare all special notices to owners to ensure consistent quality communications.

COMPLIANCE COMMITTEE CHARTER

The primary responsibility of the Compliance Committee is to advise the Board in ensuring compliance of all Association rules either detailed in the CC& R's or adopted by the Board of Directors.

A primary Committee contact with Management will be identified should the Board deem that one is necessary.

1. The Committee shall review existing policies or draft a Compliance and Fine Policy and make recommendations to the Board regarding the same.
2. The Committee shall work with Management on the notification of violations to members and the Board. This includes review of letters and recommendations for the same.
3. The Committee may verify all continued CC&R and rules violations and make recommendations for hearings before the Board.
4. The Committee shall verify current status of violations prior to any hearings (*in a timely manner as requested by Management or the Board*). The Committee will determine among the group how it will be broken into areas to fairly respond to these requests.
5. The Committee shall have a Committee representative attend all rules violation hearings.
6. The Committee shall bring to the attention of Management any violations observed outside of Management inspections.
7. The Committee shall provide regular updates to Newsletter Committee (Editor) as requested by Board. This will include articles designed to educate the owners and encourage compliance.
8. The Committee shall provide a monthly Committee Activity update to the Board, c/o Management, at least 12 days before scheduled Board Meeting.
9. If Management or the Board requests verification of an on-going violation, the Committee as stated above will verify if the violation is continuing to enable Management to proceed with the next step if outside of their normal inspection.
10. The Committee shall provide any input to the Board for the annual budget process necessary for the Committee to function as requested by the Board.

DELEGATE INTERACTION AND RESPONSIBILITIES

The primary responsibility of the Delegates' is to work with the Board to fulfill those responsibilities detailed in the CC&R's. The purpose of this Charter is to clarify those responsibilities and requested interaction.

1. Each delegate shall review his/her sub-association district constituent documents to determine the manner specified for election as a delegate to the Association.
2. Each delegate shall ensure that his/her sub-association forwards a written notice to GVR of his/her 1 year appointment, if the sub-association elects the delegate. An alternate representative shall also be identified in this notice.
3. Each delegate will be sent a Board meeting Agenda (without attachments) and will represent his/her constituents at the monthly Board meetings during open discussion.
4. Each delegate will provide in writing 15 days prior to any meeting, any matter which he/she expects action to be taken from the Board at that meeting. This will allow the Board to comply with the Uniform Act (N.R.S. 116) and address issues at their meeting. The requested action item will be listed at the end of the communication for easy identification and consideration of the Board.
5. Each delegate will work with the Board and Management to ensure that a quorum for his sub-association is represented at all owners meetings. This may include contacting owners to obtain proxies or to remind owners to return proxies.
6. Each delegate will attend owners' meetings to represent and vote for his/her sub-association. If they are unable to attend, the alternate shall be contacted and notified of their subsequent representation.
7. If the delegate wishes to resign, moves from the area and can't represent his sub-association, and/or has been removed as a delegate, the delegate shall cause a notice of the same to be sent to GVR.

FINANCE COMMITTEE CHARTER

The primary responsibility of the Finance Committee is to monitor and oversee the Association's financial system to identify areas for the Board where significant Budget deviations have occurred and why. They are also to monitor the Financial area to ensure that the Association is in compliance with all State of Nevada statutes and any other relevant laws.

1. The Committee shall work under the direction of the Treasurer.
2. The Committee shall review (at a minimum) detailed quarterly financial statements and reconciliations as prepared by the current bookkeeping service and will be prepared to make a recommendation to the Board of Directors on the approval of quarterly reconciliations.
3. The Committee shall ensure that adequate records are maintained of all Association financial matters.
4. The Committee shall review a roster of delinquent accounts and recommend action regarding collections.
5. The Committee shall present a monthly statement of position through the Treasurer to the Board of Directors.
6. The Committee shall review all monthly receipts and disbursement statements as prepared by the Bookkeeping Service.
7. The Committee shall work with management to provide the various individual committees financial information necessary for the accomplishment of their responsibilities.
8. The Committee shall recommend CPA firms for bids and ensure completion of the year end audit to be conducted by an independent CPA.
9. The Committee shall review the year-end draft audit for preparation of the final draft.
10. The Committee shall ensure Owners receive a notice of availability to receive a copy of the year-end audited financial statements within 4 months after year end.
11. The Committee shall ensure year-end tax preparation.
12. The Committee shall review all contracts referred by the Board and make recommendations taking the budget into their deliberations.
13. The Committee shall assist in enforcing payment of assessments through use of the Collection Policy.
14. The Committee shall ensure that the Budget is distributed to owners 30 days after adoption by the Board and 30 days prior to the new Budget Year or in accordance with any current statute requirements.
15. The Committee will insure that the I.R.S. Revenue Code 528 election is voted by owners annually to eliminate tax consequences should the CPA choose to use Form 1120 rather than 1120 H.

FINANCE SUB-COMMITTEE - BUDGET COMMITTEE

1. The Budget Sub-Committee will establish a process for receiving input to the budget development from Board, Committees, Management, Contractors and Owners.
2. The Budget Sub-Committee will conduct research and analysis in preparation for and support of the proposed

Budget.

3. The Budget Sub-Committee will submit formal budget proposal to the Treasurer for presentation to the Board for their consideration.
4. The Budget Sub-Committee will make recommendations through the Treasurer to the Board regarding budget procedures and insurance programs.

Budget Preparation Schedule and Procedures:

JULY

1. Treasurer seeks out volunteers for the Ad Hoc Budget Committee through contact with other Association Committees and notice in the newsletter.
2. Treasurer submits the names of at least three to five (3 - 5) proposed committee members for the August Board meeting appointment.

AUGUST

1. Board appoints Ad Hoc Budget Committee with Treasurer as chairperson
2. Board approves Budget preparation schedule and procedures.
3. Board directs Committees to review their budgetary needs and submit requests to the Budget Committee.
7. 1st Week in August Manager provides 1st draft for Committee use.

SEPTEMBER

1. Budget Committee reviews all Board appointed Committees' requests for next year and forwards to the manager by September 15th.
2. Budget Committee sets October meeting dates with the Manager for recommended changes.
3. Manager prepares 2nd draft of Reserve and Operating Budgets for meeting with Budget Committee during the first week of October.

OCTOBER

1. First week-Committee meets with Manager to review second draft.
2. Second week-Committee meets with Manager (if necessary) to review final draft to be presented to the Board at the November Board meeting.
3. Board approval of Budget at regular meeting.

NOVEMBER

1. Notice sent to owners advising of Special Delegate Budget Meeting with a copy of the proposed budget. The budget will be adopted unless “a majority of all units’ owners or any larger vote specified in the declaration reject the budget.” (N.R.S. 116.3103 (3))

INSURANCE & RISK MANAGEMENT COMMITTEE CHARTER

The primary responsibility of the Insurance Committee is to monitor and oversee the Association's Insurance and Risk Management policies and procedures. The Committee will also investigate issues relating to traffic, vandalism, crime, walking trail safety, or any other concerns that might cause risk or injury to residents of the Association. The committee will follow the instructions of the Board and work to ensure that the policies and procedures are in place to monitor and update, as necessary, any insurance policies and/or Board policies regarding the community.

1. The Insurance and Risk Management (IRM Committee) serves at the pleasure of the Board of Directors and shall consist of 3 to 5 residents, a majority of whom shall be owners.
2. Each Committee Member serves for a term of one year, but may serve more than one term if appointed by the Board.
3. One Board Member shall sit on the Committee as a liaison to the Board, but need not Chair the Committee. If the Committee votes on any issues that may be taken to the Board, the liaison may abstain to limit potential conflicts when voting as a director.
4. The IRM Committee shall meet as often as necessary to advise the Board prior to renewal of any insurance policies, but will meet at least annually with the Insurance Broker prior to renewal of the policies in time to make recommendations to the Board at a meeting with time to implement any changes.
5. The Committee shall review the CC&R's and Rules & Regulations to ensure that any mandatory insurance is in place.
6. The Committee shall review NRS 116 for any current provisions that apply to the insurance requirements. Those sections include NRS 116.3113, NRS 116.3115 and NRS 116.3118, but other sections may apply as well.
7. The Committee shall Meet with the insurance broker to review the policies and the documents, which include exclusions to the policies that may affect the Association.
8. The Committee shall work with the insurance broker to bring any recommended changes to the Board for consideration at a meeting to ensure the Board's understanding of those recommendations.
9. The IRM Committee shall review, at a minimum, the following coverage's to ensure compliance with current NRS 116 and community document requirements with the Broker using the attached checklist and the below listing:
 - General Liability Coverage
 - Excess Liability Coverage (Umbrella)
 - Director's & Officer's Liability Coverage
 - Fidelity Coverage
 - Property Coverage (Types to insure code upgrades, demolition, remodeling, etc. is

adequately covered for this community).

- Damage to Rented Premises (Meeting room use, etc.)
- Medical Payment's Coverage
- Worker's Compensation Coverage
- Non-Owned Auto, Hired Auto and Other Vehicle Coverage
- Garage Liability (If care custody or control of vehicles – i.e. Valet, RV's, etc.)
- Equipment & Mechanical Coverage (Boiler)
- Earthquake Coverage
- Flood Coverage
- Marine Coverage

10. Work with the Broker to prepare a letter to be sent with a mailing to the owners letting residents know about their need to obtain their own individual insurance, which can include deductible coverage and loss assessment coverage.
11. If coverage is not available for any type of "required" insurance, the IRM Committee will work with the agent to provide a letter to be sent to all residents and owners of the same.
12. If consideration will be given on changing insurance, the IRM Committee will ensure that there are no holes in the coverage, i.e., when switching from Occurrence to Claims Made insurance.

Risk Management Sub-Section:

13. Investigating concerns of homeowners and making recommendations on any necessary action that may affect residents in the Community regarding personal safety, etc. If the issue must be resolved by the City of Henderson, the Committee will make this recommendation to the Board and will, if possible, recommend a contact Agency within the City.
14. Work with homeowners and City Agencies to ensure the that the owners know that they need to take personal responsibility for their safety, but help them, through the newsletter, have the contact information with the City or County to do so.
15. Identifying methods by which the Association can prevent vandalism to common area property.
16. Acting as a liaison between the City of Henderson Police Department and Association.
17. Providing input to the annual budget process as necessary for the Committee as directed by the Board.

**CHECKLIST FOR COVERAGE DISCUSSION
WITH AGENT OR PROSPECTIVE AGENT**

THE MOST IMPORTANT FIRST QUESTION SHOULD BE WHETHER THE PERSON IS AN AGENT OR A BROKER. A BROKER IS REQUIRED TO LOOK OUT FOR YOUR INTERESTS AHEAD OF ANY COMPANY WHO MAY EMPLOYEE HIM VS BEING AN EMPLOYEE WITH ONE PRODUCT TO SELL.

Think about your decisions this way.

- 1) If we can't afford it, can we afford to pay for it in the event of a claim.?**
- 2) Can we afford not to tender it to the insurance carrier? What could the maximum outcome be should we not tender it and it escalates to the maximum?**

AGENT/BROKER ISSUES (DOES YOUR AGENT/BROKER):

	Yes	No
Provide good written explanations	[]	[]
Charge for a Certificate of Insurance	[]	[]
Are loss runs forwarded in a timely manner upon written request	[]	[]
Studied to carry special credentials	[]	[]
Speaks honestly, realistically, and follows through on time	[]	[]
Reviews program with Board at least annually or upon request ..	[]	[]
Educates unit owners in writing if asked	[]	[]
Has and reviewed copies of governing documents and insurance program Complies; ask for that statement in writing.	[]	[]
Has experience with common-interest communities	[]	[]
Completes all obligations in a timely fashion	[]	[]
How are you going to handle "Notice of Circumstances"?	_____	
How are verbal complaints going to be handled?	_____	
Recommends coverage and techniques even if he/she cannot sell to you!Acts as a resource.	[]	[]
Monitors certificates of insurance for you.....	[]	[]
Forwards loss runs annually; those showing no losses are the most Valuable, of course	[]	[]
Meets with the Board on request regardless of premium amount .	[]	[]
Checks the policies for errors	[]	[]
Monitors the insurance companies you are with for stability and . financial security. (AM Best ratings, etc.) Works for your best interests rather than the insurance company. Brokers work for youyou while captive agents work for the insurance company	[]	[]
Other: _____	[]	[]

CARRIER ISSUE:

	Yes	No
Admitted Carrier in Nevada	[]	[]
How many notices of Circumstances triggers a raise in premium?	_____	
Can we negotiate counsel?	[]	[]

How will Notices of Circumstances be treated in the future if nothing occurs from the Notice of Circumstance? _____

DOES YOUR COVERAGE INCLUDE?

	Yes	No
Buildings and Structures	[]	[]
Inflation Protection	[]	[]
Increased Cost of Construction	[]	[]
Community Personal Property	[]	[]
Structural Glass & Signs	[]	[]
Elevator and Escalator Collisions	[]	[]
Off Premises	[]	[]
In Transit	[]	[]
Trees, Plants, Shrubs and Lawns	[]	[]
Bridges, Docks, Piers, Retaining Walls and Wharves	[]	[]
Money & Securities	[]	[]
Electronic Data Processing		
..... Equipment, Media and Supplies	[]	[]
Papers, Receivables and Records	[]	[]
Fine Art	[]	[]
Personal Property of Others	[]	[]
..... Per Person	[]	[]
..... Per Occurrence	[]	[]
Employee Dishonesty (Fidelity)	[]	[]
Computer Fraud	[]	[]
Depositors Forgery	[]	[]
Maintenance Fees and Assessments (Loss Assessment).....	[]	[]
Community Income	[]	[]
Extra Expense	[]	[]
Accounts Receivable Expenses	[]	[]
Media Costs	[]	[]
Valuable Papers and Records Costs	[]	[]
Non-Owned Auto Coverage	[]	[]
Garage and Parking Area (RV Parking Lots?)	[]	[]
..... Legal Liability	[]	[]
..... Comprehensive Coverage	[]	[]
..... Collision Coverage	[]	[]
Property Damage Legal Liability	[]	[]
Mechanical & Equipment (Boiler)	[]	[]
Are Defense Costs Inside the Limits?	[]	[]
Are Defense Costs Outside the Limits?	[]	[]
A letter advising us of status of Notice of Circumstance?.....	[]	[]

Property

Yes No

The Best Community Association In Town, Inc. – Committee Charters

No Co-insurance (If Co-Insuring are you willing to assume the risk?)	[]	[]
Guaranteed Replacement Cost	[]	[]
Walks, Roadways, Patios and other Paved Surfaces	[]	[]
Underground Flues, Pipes and Drains	[]	[]
Continuous or repeated seepage of water over time is covered	[]	[]
Artificially Generated Electrical Currents	[]	[]
Sewer Backups	[]	[]
Mysterious Disappearance for Property of Others	[]	[]
Building Ordinance Including Demolition	[]	[]
Design error/building defect covered (no exclusion)	[]	[]
No Vacancy or Un-occupancy Provision	[]	[]
Waiver of subrogation against unit owner	[]	[]
Collapse covers (no exclusion for)	[]	[]
 Items of Property:	 Yes	 No
Appliances Owned in Common	[]	[]
Appliances inside the units	[]	[]
Appurtenant Structures	[]	[]
Arbors	[]	[]
Awnings or canopies	[]	[]
Beach or diving platforms	[]	[]
Bridges	[]	[]
Bulkheads	[]	[]
Drains underground and above ground	[]	[]
Computer Equipment & Software	[]	[]
Fences	[]	[]
Fixtures, yard	[]	[]
Floor, wall, window, ceiling, coverings	[]	[]
Flues, gutters/down spouts	[]	[]
Foundations above ground	[]	[]
Foundations below ground	[]	[]
Glass (Deductible _____)	[]	[]
Irrigation Controllers and/or Computerized Systems	[]	[]
Land	[]	[]
Lights and Light Poles	[]	[]
Marble	[]	[]
Metal Smokestacks	[]	[]
Paving, roads, walks, courts	[]	[]
Piers & Pilings	[]	[]
Pipes Underground (Cost of Discovery?)	[]	[]
Pipes above Ground	[]	[]
Plants, shrubs, trees & Lawns (Increased to _____)	[]	[]
Property Off premises	[]	[]
Pump Houses	[]	[]
Retaining walls that are and are not part of building	[]	[]
Sign attached and sign not attached to building		
Sprinklers for Landscaping	[]	[]
Swimming Pool, spa, and their equipment		

Unit Owner Improvements and betterments	[]	[]
Utilities, underground	[]	[]
Wharves or docks	[]	[]
Other: _____	[]	[]
Other: _____	[]	[]

Liability

	Yes	No
No General Aggregate	[]	[]
Medical Payments Coverage for Unit Owners in Common Areas	[]	[]
Extended Bodily injury/Incidental Medical Malpractice	[]	[]
Host Liquor Liability	[]	[]
Contractual Liability /Independent Contractors	[]	[]
Separate Liability Limit for Personal Injury and Advertising Injury	[]	[]
Is Mold and Fungi coverage an Exclusion?	[]	[]
Are Defense Costs Inside the Limits?	[]	[]
Are Defense Costs Outside the Limits?	[]	[]

Directors and Officers Liability

	Yes	No
Pecuniary Relief with Defense Costs Outside of Limits	[]	[]
Non-pecuniary Relief	[]	[]
Full Prior Acts Coverage Available		
..... No Co-Insurance or Retention	[]	[]
Are Defense Costs Inside the Limits?	[]	[]
Are Defense Costs Outside the Limits?	[]	[]
Are Director Spouses (Marital Endorsement) Covered?	[]	[]
Are Past Director’s Covered (Even if no longer an Owner)?	[]	[]
Are Committee Members Covered?	[]	[]
Is the Manager Covered?	[]	[]
Does the Policy Cover Committees?	[]	[]
Does it cover Appointed Directors and Officers?	[]	[]
Employment Practices Liability Included?	[]	[]
Does the Company have the Duty to Defend/Pay on Behalf Policy		
..... Language?	[]	[]
Does the Company cover defense of Director against Director? ..	[]	[]
Do they defend the board if they are in breach of a contract?	[]	[]
Do they defend if a unit owner is suing to compel the Board to		
..... purchase insurance?	[]	[]
Do they defend if the Community Manager sues the association for		
..... slander seeking emotional distress damages?	[]	[]
Do they defend if a unit owner sues because a volunteer sexually harasses		
..... a child at the pool?	[]	[]
Do they defend if the Community Manager is sued for an alleged		
.....Unauthorized entry into a unit owner’s condominium?	[]	[]
Do they cover is a unit owner’s tenant sues the board for wrongful		

.....eviction because of enforcement of the Unit Owner? [] []

Other Financial & Serious Coverage

	Yes	No
Community Association Manager and Firm Included for Fidelity	[]	[]
Earthquake	[]	[]
Flood	[]	[]
Wind /hail damage to interior by endorsement	[]	[]
Worker’s Compensation Coverage (regardless if there are employees)	[]	[]

IMPORTANT QUESTIONS AND REMINDERS:

I. WHO WILL BE CHECKING THE ASSOCIATION’S DOCUMENTS TO SEE THAT THE COVERAGE OFFERED IS WHAT IS REQUIRED IN THE DOCUMENTS?

II. HAS THE ASSOCIATION DRAFTED A “DEDUCTIBLE” POLICY? Having this Board of Director’s Policy in place before the claim happens will save the Manager and the Board a lot of grief and last minute decision making.

III. HAS THE ASSOCIATION DEVELOPED A CHECKLIST OF POSSIBLE RISKS?

IV. HAVE YOU ASKED YOUR OWNERS TO PREPARE A CHECKLIST OF THEIR INDIVIDUAL RISKS TO MAKE SURE THEY ARE ADEQUATELY COVERED?

V. HAS YOUR INSURANCE CARRIER PROVIDED A LETTER TO GIVE TO YOUR OWNERS TO MAKE SURE THAT ALL PARTIES ARE ADEQUATELY COVERED AND THAT THERE ARE NO GAPS IN COVERAGE? THIS DOCUMENT SHOULD DETAIL WHERE THE ASSOCIATION’S COVERAGE STOPS AND THE UNIT OWNER’S COVERAGE STARTS.

- VI. KNOW WHAT A CLAIM IS AS DEFINED IN THE POLICY.**
- VII. KNOW WHAT THE POLICY SAYS ABOUT ADMINISTRATIVE PROCEEDINGS/EMPLOYMENT.**
- VIII. KNOW HOW MUCH TIME YOU HAVE TO SUBMIT ANY POTENTIAL CLAIM.**
- IX. PLEASE REMEMBER THAT ANY PRE-TENDERING A CLAIM TO THE INSURANCE CARRIER, LEGAL COSTS WON'T BE COVERED IN MOST CASES.**

(This list is being provided for discussion purposes only and is not intended to insure that each community has adequate insurance and is not all inclusive. Each community must meet with their broker to determine if there are other insurance needs that need to be met.)

LANDSCAPE COMMITTEE CHARTER

The primary responsibility of the Landscape Committee is to advise and assist the board in preserving and enhancing the physical landscape environment of the complex and to help ensure an overall coordinated approach to maintaining the common areas of the community. The Committee will work to ensure ongoing consistent maintenance of all landscaping within the development.

1. The Committee shall consist of at least three (3) members, but no more than twelve (12).
2. The Committee shall meet at least quarterly or monthly, as necessary, to walk the site, as necessary, and to review the past month's activities. The Committee shall note any corrections or additions needed to the landscaping maintenance and respond to any concerns of the landscape contractor(s). The Manager shall not pay any landscaping invoices (other than normal budgeted items) without approval of the Chairperson of the Committee.
3. The Committee shall make recommendations to the Board regarding planting projects, walkway additions, annual landscape maintenance and improvement projects and other enhancements to the existing landscape maintenance plan.
4. The Committee shall take any input from owners and evaluate beautification programs as suggested by homeowners, delegates or Board members. If approved by the committee, the Committee will attempt to include these recommendations in overall planning for development for presentation to the Board.
5. The Committee shall review and make recommendations on all requests to the Board for services and changes to current maintenance policies which are not addressed under current policies.
6. The Committee shall review all changes to the current Landscape Plan and make recommendations to the Board.
7. The Committee shall seek to take full benefit of state, county, city, and other sources of services for our residents. (i.e., irrigation upgrade rebates, etc.).
8. The Committee shall provide regular articles on landscaping activities for the Association Newsletter.
9. The Committee may provide monthly Committee Activity update to Board, c/o Management, 15 days before the scheduled Board Meeting when appropriate.
10. The Committee shall quarterly review the overall performance of the landscape maintenance contractor and provide input and recommendations to Management and the Board.
11. The Committee shall annually review the landscape maintenance specifications and make recommendations for changes and adjustments.
12. The Committee shall provide input to the annual budget process necessary for the Committee as directed by the Board.

13. The Landscape Committee Chair shall have the overall responsibility and authority to coordinate all aspects of the Landscape Committee activities.

RECREATIONAL/SOCIAL COMMITTEE CHARTER

The primary responsibility of the Recreational/Social committee is to advise and assist the Board to create and implement social programs and activities for the development.

1. The Committee shall create an active and open community-spirit through implementation of social and recreational activities.
2. The Committee shall, where possible, attempt to utilize talents available within the community.
3. The Committee shall make programs available to all residents at minimal cost.
4. The Committee shall always attempt to involve all the residents in the community including the youth and elderly.
5. The Committee shall run most social activities on a self-sustaining basis unless financing is specifically provided for in budget.
6. The Committee shall establish annual events, which will take into consideration the various age groups living in our community.
7. The Committee shall foster an atmosphere that helps residents to identify with the community.
8. The Committee shall provide a wide range of social and recreational activities.
9. The Committee shall contact and involve all volunteers who signed up at the Annual Owners' Meeting.
10. The Committee shall provide regular updates to the Newsletter Committee or Editor as requested by the Board.
11. The Committee shall provide monthly Committee Activity updates to the Board, c/o Management, at least 15 days before scheduled Board Meetings.
12. The Committee shall provide input on the annual budget as necessary for the function of the Committee as requested by the Board.
13. The Committee will attempt to have a social event at least quarterly within the community and work with the Newsletter Committee to get adequate notices in the newsletter in a timely fashion.
14. The Committee will bring any recommendations to the Board regarding distribution of fliers to the local schools to maximize community participation in the City of Henderson Parks.
15. Any funds or gift certificates received from local merchants for raffles at all events will be inventoried and reported to the Board after the event as to their distribution so that proper thank you notes may be sent to the merchants.