

## **WEEKLY QUESTION AND ANSWER FOR NEVADA HOA INVOLVED INDIVIDUALS**

**Question:** Are owners liable for tenants and guests' actions.

**Answer:** Yes, the owner is responsible to the Association for any actions, for rules broken or damage to the common property that is caused by any person that you invite into the HOA. This would include work men who might cause some kind of common area damage or cause problems for other owners. An example would be of a worker backing his truck into an HOA common area wall and damaging it.

This provision is enforceable, and it is a good reason for the association to have liability insurance and to require that anyone doing work for you or the owners be properly license and insurance, which includes Worker's Compensation. You can go to the State of Nevada Contractor's Board to look up any company to see what license(s) they hold.

Board members should talk with their agent at least annually to discuss their coverage(s). Questions come up all the time and the manager cannot consult without an insurance license, or they can be fined \$1,000 for doing so.