

Sports Village HOA
800S Village Rd.
St. George, UT 84770

00833960 Bk 1571 Pg 0322
RUSSELL SHIRTS * WASHINGTON CO RECORDER
2003 AUG 07 14:19 PM FEE \$10.00 BY AMH
FDR: SPORTS VILLAGE HOA

LIABILITY DISCLAIMER

Executed by its Board of Trustees for and in behalf of all its Homeowners
5/17/03

Sports Village Condominiums Phases I, II, III, IV

Sports Village Board of Directors wish to remind you that the Association and its Insurance Carrier will not be responsible for any damages that occur to the interior of your unit such as cabinets, fixtures, carpets, flooring, appliances, wallpaper or paint etc., as a result of damages caused by water, mold, fire, smoke, vandalism, theft, etc. As a Homeowner at Sports Village you will be responsible for any damages which occur to other Homeowners or common areas of Sports Village as a result of your negligence or failure to properly maintain leaky valves, water heaters, and other appliances within your unit. You have the responsibility to carry your own insurance policy to cover damages to the interior of your unit such as an HO6 for owners, and if you have rental units; require your tenants to carry appropriate personal property and liability insurance, HO4 for renters; in addition to said Homeowners insurance. Review you policy and ensure that you have adequate insurance coverage.

You should carry at least \$25,000 on your unit; as well as contents coverage for personal property or belongings. We recommend a minimum liability insurance of not less than \$500,000. To avoid liability we suggest the following:

1. Inspect all water heaters over 5 years old and consider replacement.
2. Replace water heaters as the warranty expires.
3. Periodically inspect gaskets, seals, hoses on dishwashers, washing machines and water services on refrigerators. Replace faulty parts before problems occur. If you are not sure when the hoses were last replaced, you should immediately replace them before they break; especially the hot water hoses.

Simple maintenance will prevent the majority of water damages.

We again ask that all Homeowners and Renters provide a copy of their current (Owners (HO6) and Renters (HO4)) insurance policy to Sports Village Management at your earliest convenience.

Signed: Beth Nichols Date: 05/17/03
Beth Nichols, President of Sports Village Homeowners Association



Kaci Esplin
Notary Public

Date: 5/17/03