



Springmill Villas - Insurance Guidelines			
Area to be covered	HOA	Owner	Comments
Unit Exteriors			
Footing	x		
Foundation	x		
Slab	x		
Framing	x		Includes all rough construction to enclose the unit
Exterior Walls	x		Includes exterior wall construction, exterior wall facing, vapor barrier, and insulation. Includes brick walls surrounding patios installed by the original builder
Exterior Brick Walls	x		
Exterior Hardiplank siding & trim	x		Includes siding and painting of siding and trim
Gutters & downspouts	x		Includes underground drainage piping connected to downspouts
Waterproofing	x		Includes eaves, soffits and exterior, caulking, flashing, fascia and trim. Excludes weather stripping of external doors
Roof Construction	x		Includes framing, insulation and roof decking
Roofing	x		Includes roof covering, waterproof membranes, shingles, roof vents, and seal boots at all vent stacks
Exterior Doors	x		Includes threshold, weather stripping, hardware, sidelights and transom above the entrance door
Patio Door	x		
Storm Doors	x		
Garage Slab	x		
Garage Door	x		Includes overhead garage door, hardware, track, springs, weather stripping, and electric opener
Concrete Patio Slab	x		Concrete slab as installed by the original builder
Patio Fence	x		Covers the screen wall originally installed by original builder
Concrete Driveways	x		
Concrete Sidewalks	x		Concrete sidewalks not covered by municipality as public
Concrete Front porch	x		
A/C Condensing Unit (exterior)		x	Covers unit, base, conduit and wiring
Exterior light fixtures, wiring	x		Covers replacement of fixtures and wiring on the exteriors
Meters and lines	x		Covers wires, conduit and setting of meters
Windows, frames, glass, screens	x		Includes glazing, sash, frame and sill
Address signage	x		

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Unit Interiors			
Garage Stair	x	x	Includes stair or stoop from garage to garage passage door
Interior Stairs		x	Includes stair construction and handrail
Ceilings		x	Includes interior wallboard attached to exterior walls.
Interior Partitions		x	Includes interior wallboard attached to interior walls.
Interior Finishes		x	Includes wall finishes such as paint, wallpaper, ceramic tile, interior door finish, door jamb and stop finish, door casing finish, fireplace mantle and trim, and mantle and trim finishes and handrail finishes
Floor Finishes		x	Includes all finishes above the concrete slab including carpeting, carpet padding, tile, wood or laminate flooring, subfloors, baseboard trim and baseboard finish
Ceiling Finishes		x	Includes applied ceiling finishes and paint
Interior Doors		x	Includes all interior doors, jambs, stops, casing and hardware, includes passage door between garage and living space but excludes garage door or exterior entry door on garage
HVAC		x	Includes furnace, vent stack, thermostat and wiring, evaporator unit and disconnect and condensate drain
Air Distribution		x	Includes all supply and return ducts, registers
Water Heater		x	Includes water heater tank, vent stack, water supply connections and gas or electrical connection
Water Supply	x	x	Association up to meter - Owner from the meter to interior systems
Electrical Supply	x	x	Association up to meter - Owner from the meter to interior systems
Gas Supply	x	x	Association up to meter - Owner from the meter to interior systems locations
Gas piping Interior		x	Includes all piping inside the unit
Water piping interior (plumbing)		x	Includes all piping inside the unit
Water conditioner		x	
Sanitary Waste piping (plumbing)	x	x	Association down to Joinder/Each owner for dedicated lines
Plumbing fixtures		x	Includes tubs, showers, toilets, sinks, faucets, drain piping connection, water supply connection and garbage disposal units

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Vent ducts		x	Includes all vents that extend from within the unit, including furnaces, water heater, clothes dryer, vent fans, drain waste vents
Electrical Panel		x	Includes the panel box, all breakers except the main
Branch wiring	x	x	Association outside the Unit - Owner includes all internal wiring through the breaker panel including wiring to the external building light fixtures and yard lighting wiring up to the junction box on the external wall of the unit. Includes receptacles, light switches, wall plates and GFCI receptacles
Interior Light Fixtures		x	
Fire Detection		x	Includes all smoke/fire detectors inside the Unit
Interior Furnishings		x	Includes all cabinetry, shelving, appliances, vanities, mirrors, countertops, ceiling fans, window treatments and décor
Fireplace		x	Includes fireplace unit, vent stack, gas supply connection and electrical control
Telephone wiring interior		x	
Coax cable wiring interior		x	
Security system		x	
Items of Personal Property		x	Including but not limited to furniture, clothing, electronics, jewelry, bicycles, etc. owned by homeowner/occupants
Other Coverage under HOA policy			
Directors and Officers Coverage \$1 M per occ/\$2 M aggregate	x		Association officers & board members
General liability insurance \$1 M per occ/ \$2 M aggregate	x		Covers the Association for liability for incidents that may occur in the common areas
Fidelity bond \$100K	x		Covers the Association for funds loss from an officer or employee
\$25,000 Sewer and drain back up	x		Covers the Association
All Perils/Earthquake coverage	x		Covers the Association
Requirements for Homeowners			
HO-6 Policy with Coverage A and Special Perils		x	Required
General liability insurance		x	Required minimum of \$500,000
Sewer and drain back up		x	Required minimum of \$5,000
Loss assessment coverage		x	Required minimum of \$5,000 as the current deductible for the Association's policy is \$5,000 per occurrence