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# Mold Policy



Because of the proliferation of mold-related claims against Owners associations, and because of the lack of insurance coverage for mold claims, the Board of Directors deems it appropriate to develop a mold policy.

1. The Federal Environmental Protection Agency (EPA) guideline specifically state that there is no practical way to eliminate all mold and mold spores in the indoor environment. Mold is found everywhere. The way to control indoor mold growth is to control moisture. The fact that you may have mold should not be the cause of great concern; however, you need to take action to resolve the problem.
2. The Association will only be responsible for water damage and mold-related claims if the moisture emanates from an area that is under the Association's control and/or is maintained and repaired by the Association, provided that (1) the Owner's interior damage resulted from a fire or another casualty that is covered by insurance that the Association is required to obtain and maintain pursuant to Article VIII of the CC&Rs, and (2) proper and timely notice to the Association of the water intrusion, leak or other damage within 24 hours of the actual intrusion, leak or damage.
3. The Association will generally be responsible for the abatement of mold, if it emanates from a leak from a roof, certain window leaks (excluding those leaks emanating from areas which are the Owner's responsibility to maintain under Article VII, Section 7.20 of the Association's CC&Rs), plumbing in the Common Area walls, sink or toilet backups that are a result of blockage in Common Area planter boxes. However, know that even if the Association is responsible to abate mold in the Common Area plumbing pipe, drain or other utility component that exclusively serves that Owner's Unit (See CC&Rs, Article V). The Association will not be responsible for abating mold if it is caused by certain window leaks, a leaking or dripping plumbing fixture or appliance (including a shower pan) or an overflow from a sink, toilet, or bath/tub shower as those are areas/items that are the Owner's responsibility. **In any event, the Association will only be responsible for mold if the moisture**

**EFFECTIVE: April 1, 2006**