

SABLE COVE INSURANCE POLICIES

- The Associations insurance deductible (up to \$1000) is the responsibility of the homeowner(s) affected by the claim:
1 unit damaged = 100% of deductible
2 units damaged = 50% of deductible, etc.,
- The Association and its insurer are NOT responsible for interior repairs within individual air space units caused by construction or design related defects.
- The Association and its insurer are NOT responsible for water damage of any kind that originates from pipes or appurtenances which are the responsibility of the unit owner. The unit owner is responsible for all plumbing within the unit from the unit shut-off valve until the point where the sewer or drain lines tie into a common line. (This includes pipes which may run behind the walls of the individual air space.) Appurtenances include water heaters, dishwashers, disposals, etc.,
- It is strongly recommended that all homeowners procure a condominium/townhome (HO-6) insurance policy. In addition to providing additional coverage for contents and personal liability, these policies will pay the homeowners portion or share of the Associations insurance deductible.

FROZEN PIPES

Many units at Sable Cove are susceptible to frozen pipes during long or extremely cold spells. It is recommended that whenever the temperature is expected to be below 10 degrees for a period of more than twelve hours the following precautions should be taken:

- Units 1,2,7,8,9,10,15,16 should leave hot and cold water running in kitchen sink. A steady stream is usually adequate. Please make sure nothing is in or around the sink that could accidentally block the drain and cause it to overflow. Leave the cabinets below the sinks open.
- The above units and all others should keep the heat in the unit set above 70 degrees during the cold spell.

These simple precautions are usually all that is necessary to avoid the inconvenience and potential repair expense.

Should the pipes freeze and/or break, all the repair expenses including any damage caused to other units is the responsibility of the owner of the unit where the break occurred.

A unit owner may, at his own expense, undertake any repair or preventative measure to alleviate the problem in their unit.

Please inform the Manager of Sable Cove prior to starting any repair that could have any effect upon a common wall.

MAINTENANCE EMERGENCY PAGER

- The pager number listed on page one is only to be used in cases of **MAINTENANCE EMERGENCIES**.
- Non-emergency use of the pager can result in a charge to the unit owner of up to \$25.00 per abuse.
- Please allow fifteen to twenty minutes for a return call.
- Telephone and cable maintenance or installation are **NOT** to be considered an emergency.
- Sable Cove does not have keys to individual units.

Non-emergency maintenance items can be phoned into the office 24 hours a day. Most maintenance items phoned in will be attended to in less than 48 hours.

FIRE SAFETY RECOMMENDATIONS

Sable Coves insurance company recommends the following precautions be taken by all residents:

1. A "5 LB. ABC rated fire extinguisher" should be mounted in the kitchens of every unit.
2. A self closing metal container for disposal of fireplace ashes.

FIRE SAFETY REQUIREMENTS

The City of Aurora Fire Department informed Sable Cove of the following violation of the fire code:

Nothing that is flammable may be stored under an open exit stairway or in front of any other potential exit.

Effective 3/1/91 and thereafter, the only items which may be stored under the stairs at Sable Cove are bicycles and empty barbecues. All firewood, motorcycles, and any other items must be removed. Sable Cove will provide 1 written notice prior to disposal or removal of any violations.

DRYER TIPS

It is the owners responsibility to insure vents for clothes dryers are kept clear. The Association condones the use of safe alternative methods for the catching of lint and dust. These products will generally allow for more efficient drying than the exterior vent systems.

SABLE COVE MAINTENANCE RESPONSIBILITIES

DESCRIPTION	RESPONSIBILITY	ASSOC.	OWNER
AUTOMATIC EXTERIOR LIGHTING	X		
ROOFS & GUTTERS	X		
EXTERIOR PAINT, TRIM, & CAULK	X		
FIREPLACE, CHIMNEY, & FLUE	X		
DOORS & LOCKS			X
WINDOWS, GLASS, & SCREENS			X
LAWN, TREE, & SHRUB MAINTENANCE	X		
PET DROPPINGS			X
CONCRETE LANDINGS & BALCONIES	X		
SNOW REMOVAL	X		
ELECTRICITY - UP TO BUT NOT INCLUDING UNITS BREAKERS	X		
ELECTRICITY - UNITS BREAKERS, WIRING, SWITCHES, OUTLETS			X
HEATING & AIR CONDITIONING (INCLUDING COMPRESSOR)			X
APPLIANCES			X
WATER- UP TO AND INCLUDING UNIT SHUT-OFF VALVE	X		
WATER- FROM SHUT-OFF VALVE TO COMMON DRAIN LINE			X
WATER HEATER & PLUMBING FIXTURES			X

WHAT TO DO IN CASE OF WATER LEAKS:

Water leaks resulting from rain or melting snow should be reported to the Manager. The Association will authorize the exterior repair be conducted as soon as possible. Generally, repairs cannot be undertaken until dry conditions exist. This factor makes use of the emergency pagers unnecessary unless a dangerous situation exists. It is the responsibility of the resident to take measures to protect personal belongings. Due to the design and construction problems at Sable Cove, interior repairs of walls and ceilings will be a homeowner expense.

Water leaks from any other source should be reported to the Manager as soon as possible. If water is entering from above, contact the residents directly above you. Upon determining the source of any leaking, the water to the entire unit should be shut off to minimize damage. The shut off valve for each unit is recessed into the wall inside the bathroom vanity (Except, building 912 So Dearborn Way, which are located behind the water heaters). SEE OTHER INSURANCE, PAGE 2.

SABLE COVE RESIDENT COMPLAINT POLICY

Complaints (other than noise) must be submitted to the Association Manager in writing and signed by resident or owner making the complaint. Unless a hearing is necessary, every effort will be made to insure the anonymity of the person or persons making the complaint.

Drugs, pets, and any other type of complaint which is in violation of city, state or federal ordinances, laws, or statutes must be accompanied by copies of two or more police reports, tickets, etc.. This is required to insure all available remedies have been exhausted.

A letter will be sent to the offending unit(s), and owner if applicable, demanding the cessation of the offensive activity and any fines or sanctions for non-compliance within a designated period of time. In the event the offensive activity continues after the designated time period, a second letter will be issued to all concerned parties with a hearing date for possible implementation of the described fines or sanctions. No fines or sanctions will be assessed without a hearing.

SABLE COVE NOISE COMPLAINT POLICY

Sable Cove's governing documents prohibit any type of activity which reduces the peaceful enjoyment of any other resident. Noise of any type that can be heard more than thirty feet from a unit, regardless of whether windows are opened or closed, are in violation of city law, considered excessive and will not be tolerated.

Noise complaints may be called into the association office 24 hours a day. The exact date, time of day, and a brief description of the type (stereo, TV, yelling, etc.) of noise should be left with association personnel or on the association answering machine. We also will need the name and unit number of the resident making the complaint. Every effort will be made to insure the anonymity of the person or persons making any noise complaint. Additionally, a call to the police should also be made regarding the noise complaint.

Upon receipt of a complaint, the association will send a letter to the offending resident, off-site owner if applicable, and the resident who reported the incident. This letter will demand the cessation of the offensive activity and outline the fines to be assessed the unit owner for future violations.

A \$25.00 fine will be assessed against the unit owner in the event a second complaint is received. A \$50.00 fine will apply to any subsequent complaints. The unit owner may contest the fine by requesting a hearing in writing to the association. Hearings will be held during regularly scheduled Board Meetings. Should a hearing be requested, the association will contact the Aurora Police to confirm the number of valid complaints that have been investigated.

Sable Cove's Noise Policy is not intended to regulate normal living noises such as those generated by walking, children, dishwashers, etc.. Residents are requested to mitigate these types of noises to the furthest extent possible when informed of them by their neighbors.

SABLE COVE PET POLICIES

Pets are permitted, as long as they are not allowed to create a nuisance. The unit owner is responsible for any damage to common area which is attributable to a pet residing in their unit. All City of Aurora laws and ordinances regarding pets must be followed. It is the pet owners responsibility to be aware of and in compliance with these regulations.

1. All pets must be on a leash at all times. *
2. All pet droppings must be cleaned up IMMEDIATELY. *
3. Unattended pets tethered to common area (trees, railings, etc.) are considered to be running at large.*
4. Unattended pets on balconies or patios must be provided with adequate food, water, and shelter from the elements. * (Adequate is a determination of animal control.)

* These rules are also city laws. Violators of these rules should be reported to Animal Control or the Police.

DRUG DEALERS OR DOG DROPPINGS! Failure to report violations is acceptance of the condition that results.

The Board of Directors may also levy fines against owners. When or if other measures are failing to correct the problem.

The Association will charge the owner for damage to any common area which is caused by a pet residing in their unit.

SNOW CLEARING POLICY

Snow clearing is currently performed by our landscape company. The contract requires the following specifications:

- Snow is to be cleared from all stairs and landings, as well as all sidewalks considered to have a northern exposure, regardless of the amount of accumulation.
- All of the above plus the remaining sidewalks are done upon the accumulation of 2 or more inches.
- The parking lot is plowed if snowfall exceeds 4 inches.
- Snow clearing is not required until the snowfall has ended.
- The contractor has 24 hours to complete the snow clearing process. In the event the City of Aurora declares a "snow emergency," the contractor has 48 hours to complete snow clearing.
- Stairs will always be given first priority. However, all stairs are susceptible to icing so extra care should be taken and use of the handrails is highly recommended.

The Board of Directors and the Manager regularly monitor the performance of the snow clearing crews. The current contractor frequently exceeds these minimum requirements.

Unless it is a particularly heavy or windblown snowfall, the contractor is not required to shovel the covered patio areas of the lower units. If requested by management, a path from the door may be cleared.

To aid in the cleaning of sidewalks, please park your vehicles so the bumpers do not overhang the sidewalks. Also, avoid brushing snow from cars onto the sidewalks after they have been shoveled. These two things will greatly reduce the problem of ice on sidewalks.

The Association **PROHIBITS** the use of salt and most forms of ice melt on the second and third floor landings or patios. These products have caused substantial damage to the concrete and could cause leaks into the lower units.

The Association does not discourage resident participation in the snow clearing process. This could help the Association keep costs and dues at their minimum level. The Association encourages all residents to keep a shovel in case of emergency. The Association also recommends residents shovel off their patios. This will minimize damage to concrete, siding, and trim from ice and water.

Please contact the Manager with any questions regarding snow clearing. The Board realizes that with a project as large and involved as Sable Cove mistakes can happen and go unnoticed. Problems can arise many days after a snowfall, it is important the Manager be informed so that the proper action can be initiated. This will help make Sable Cove a much safer place in winter.

Sable Cove Collection Policies

- Sable Cove Collection Policies cannot be changed or waived without a majority vote of the Sable Cove Board of Directors. Except in cases of "data entry error" by Sable Cove personnel or agents, the Manager may correct the account and remove any charges caused by the error.
- It is the responsibility of the owner to report errors or discrepancies in a timely manner to avoid late fees.
- The monthly assessment for each unit is due on the first day of the month for which payment is due.
- The monthly assessment is considered late if received by the Association after the tenth day of the month for which the assessment is due. The unit owner is solely responsible for the timely delivery of the monthly assessment.
- Any form of payment which fails to "clear" the bank on its initial deposit will result in the assessment of the late fee **AND** a NSF check fee of \$15.00.
- A late fee of \$20.00 will be assessed to every unit with a balance due over \$25.00 on the 11th day of the month. This fee will be assessed every month a balance is due.
- A lien fee of \$50.00 will be assessed to every unit with a balance due over \$200.00 on the 11th day of the month. This fee will be assessed only once unless the attorney for the Association advises filing a second lien.
- The Association may **FORECLOSE** on the lien of any unit with a balance greater than \$300.00.
- Legal fees to foreclose can range from \$50.00 to \$5000.00 depending upon the steps necessary to bring an account current.
- Legal fees will be charged directly to the account of the unit owner and become part of the balance due.
- Once an account has been turned over to an attorney for collection, all correspondence and payments must be made through the attorney. Sable Cove Management will only accept a "payment in full" that has been approved by the attorney.
- When an account that has been "liened" is brought current, a "release of lien" will be sent to the unit owner. It is the responsibility of the unit owner to file the "release of lien".
- Postdated checks are discouraged and will be assessed late fees if dated after the tenth day of the month in which payment is due.
- Unsigned checks will be returned for signature and are subject to any applicable collection policies.

SABLE COVE PARKING POLICIES

All vehicles found to be in violation of City of Aurora codes or the Sable Cove Homeowners Association Declarations will be stickered and towed from the premises at the owners expense. It is the responsibility of the owner or tenant to inform their guests or invitees of these policies.

POLICY 1:

The city of Aurora expressly forbids unlicensed vehicles or vehicles in exterior disrepair to be left or stored in any parking lot in the city. Exterior disrepair includes the following: flat tire(s), broken out glass, accident damage which clearly makes the vehicle un-roadworthy, and any vehicles on jacks, blocks, etc. Sable Cove will sticker and tow everything without tags or in exterior disrepair.

POLICY 2:

Vehicles must be parked within marked parking spaces. Vehicles taking two or more spaces, blocking the driveways, overhanging sidewalks, or parked anywhere other than a designated parking space may be subject to removal without notice.

POLICY 3:

The Sable Cove Homeowners Association Declarations allow the Association to remove any vehicle which has not moved under its own power for two or more weeks.

POLICY 4:

No motorized vehicle may be stored anywhere they could hinder access from a building in case of fire. This includes breezeways, under stairs, and patios.

POLICY 5:

Furniture, auto parts, and any other items of a personal nature should not be left or stored in the parking lot. These items are subject to removal without notice.

POLICY 6:

Parking is only for Sable Cove residents, guests, or invitees. Unauthorized vehicles should be reported to the Managers office at 337-5811. Any unauthorized vehicles may be subject to removal without notice.

Antenna Installation Clarifications 9/2003

The past few months have brought some clarification to the Sable Cove Antenna policies. Our policy is based upon the FCC guidelines which are readily available at the following web address: www.fcc.gov Part of the rule states as follows: **"In addition, the rule does not apply to common areas that are owned by a landlord, a community association, or jointly by condominium or cooperative owners. Such common areas may include the roof or exterior wall of a multiple dwelling unit. Therefore, restrictions on antennas installed in or on such common areas are enforceable."**

The common areas where Sable Cove Condominiums prohibits any type of antenna installation are as follows: roofs, gutters, any vertical surface including siding, trim, balcony and patio rails or walls, and stairwells. Under no circumstances are wires to be attached to the siding or trim or to extend anywhere into the common or landscaped areas.

The only acceptable installations of antennas are on the private balconies or patio areas. The antenna may be mounted on a pedestal or a white trim board that faces toward the sky (horizontal). Any wire may only exit the unit through a door or door frame because they are the maintenance responsibility of the owner.

Sable Cove does not require any form or special permission to install antennas like many other associations. Our restrictions are designed to protect the assets of the Association and the safety of our residents.

Sable Cove Condominiums Trash and Dumpster Policies adopted March 15, 2006 to be effective September 1, 2006.

TRASH:

Trash is picked up on Tuesdays and Fridays. Please place your trash into the dumpsters since trash left on the ground will not be removed by the trash company. We need to work together to help keep Sable Cove clean. A newspaper recycling container is located near the south entrance of the project. Other recyclables may be taken to the local King Soopers and Walmart recycling facilities.

NO DUMPSTER DIVING:

For the safety of our residents and to help maintain property values; NO one may climb into or remove anything from the dumpsters without the written approval of the Board of Directors. Photographic evidence or two eye witnesses to a violation will result in the following:

First violation – Written warning to owner and resident (if applicable).

Second violation within 1 year - \$25 fine will be assessed against the unit balance after notice and hearing.

Third and subsequent violations within 1 year - \$50 fine will be assessed against the unit balance after notice and hearing.

Non-Sable Cove residents caught climbing into or removing items from the dumpsters will be issued a City of Aurora Trespass Notice upon a first violation. Any subsequent violations will result in a trespassing charge with the police.

LARGE ITEMS:

- To conserve space, boxes must be broken down flat prior to placement into the dumpster.
- Large appliances (refrigerators, stoves, water heaters, etc.) and furniture may not be left in or near the dumpsters. Disposal of these items are the responsibility of the resident. Any extra charge incurred by the Association for the removal of these types of items will be added directly to the account of the unit owner responsible. Please report violations to the manager's office with a description of the items and the unit number and address where the items originated so we may pass on the cost to the responsible party.

HOME AND WORK PHONE NUMBER REGISTRATION:

It is the responsibility of the homeowner and/or the resident to keep the Association informed of current phone numbers for **EMERGENCY** notification.

CONDOMINIUM DECLARATION:

The Condominium Declaration for Sable Cove is a document that is recorded in Arapahoe County and by law is attached to every unit at Sable Cove. The requirements for budgeting, reserves, insurance, restrictive covenants, rules, etc, are authorized by this document.

INSURANCE:

The hazard insurance for Sable Cove is provided by Travelers Insurance. Claims may only be submitted by Sable Cove's Manager. There is a \$1000 deductible which is payable by the homeowner(s.) See Sable Cove Insurance Policies on following page.

IMPORTANT: Sable Coves insurance does not cover the following:

- Construction related defects or the damage caused by these defects.
- Water damage to any unit which is caused by a broken or faulty water heater or clogged A/C condenser line.
- Water damage resulting from the failure to provide adequate heat to an individual unit.
- In the event of a total building loss, carpets, drapes, appliances, and personal belongings will probably not be covered by the hazard insurance.

OTHER INSURANCE:

Homeowners and renters are encouraged to obtain separate insurance for their personal belongings. It is highly recommended homeowners obtain specific insurance coverage to pay their portion of the insurance deductible and areas not covered by the associations policy.

NEIGHBORHOOD WATCH:

Sable Cove encourages participation in the Neighborhood Watch program. Meeting notices are posted prior to meetings.

TRASH REMOVAL:

Trash is picked up on Tuesdays and Fridays. Place your trash into the dumpsters. Trash left on the ground will not be removed. Help keep Sable Cove clean. A newspaper recycling container is located near the south entrance to the project. Other recyclables may be taken to the local King Soopers and Walmart recycling facilities.

MAILBOXES:

Mailbox maintenance and locks are the responsibility of the owners and the post office.