

SOUTHWINDS AT THE MOORINGS

STATEMENT OF ASSOCIATION POLICY

Effective Date: May 1, 2014

Subject: Owner Contracting with Outside Contractors

Policy:

When homeowners contract for work to be performed on their behalf on Association property, such as: window washers, air conditioning service, plumbing, electrical, hurricane shutters, garage doors, etc., the unit owner is expected to perform due diligence to determine if there is proper licensing and certification of insurance by the contractor for the work they are to perform.

It is the position of The Southwinds Board of Directors that the owners have the responsibility and obligation to their fellow owners to engage services of firms that have the proper liability and workers compensation insurance coverage to protect themselves, their neighbors and the community. Proper licensing may be checked at the site of the Florida Department of Business and Professional Regulation (<http://www.myfloridalicense.com/dbpr/>) under "verify license".

Proper insurance can be evidenced by a standard certificate of insurance. Examples are available from The Property Management Company. Although The Property Management Company is not expected to serve in the role as a "gate keeper" for all work done for owners, it does make sense for the owner to take advantage of their knowledge of service companies. Owners may accordingly look to the Property Management Company for known contractors who have done work for owners in the past and who are known to have carried the proper liability and workers compensation insurance.

It is understood that Southwinds is not asking the Property Management Company for recommended or approved contractors or to be knowledgeable on the most current basis of the insurance carried by the contractors.