

**Mirage Crossing Resort Casitas – Maintenance/Insurance Chart**  
*Updated June 2022*

<u>Item Category</u>	<u>Maintenance: Who is responsible for maintaining and who is responsible for paying for the maintenance?</u>	<u>Insurance: Who is responsible for coverage? Who remediates the damage if insurance is insufficient?</u>	<u>Charging Costs to Owner: Are there circumstances in which the Association can charge an Owner for costs of maintenance or insurance/damage remediation paid by the Association (including the Association’s deductible, or costs less than deductible)?</u>
<b>Interior of Unit (including all appliances, finishes and fixtures located therein)</b>	<p><b>Owner</b> is responsible for maintenance and paying for the same (<i>CC&amp;Rs Sec. 5.0</i>).</p> <p><i>Note: All drywall, lath, furring, wallboard, plasterboard, plaster, paneling, tiles, wallpaper, paint, finished flooring and any other materials constituting any part of the finished surfaces of the walls or floor <u>are part of the Unit</u> (CC&amp;Rs Sec. 2.1(A)).</i></p>	Association is responsible for providing insurance coverage on Common Elements <i>and</i> Units, exclusive of Owner upgrades, additions and personal property ( <i>CC&amp;Rs Sec. 8.0(A)(1)</i> ).	<p>Insurance/damage remediation costs (including the Association’s deductible) can be assessed against the Owner(s) of the Unit(s) affected (<i>CC&amp;Rs Sec. 8.2</i>).</p> <p>If the damage was caused by the negligence or willful misconduct of an Owner, such Owner is responsible for insurance/damage remediation costs (including the Association’s deductible) in their entirety (<i>CC&amp;Rs Sec. 7.3(G); Sec. 8.2</i>).</p>
<b>Roofs</b>	Roofs are <b>Common Elements</b> ; <b>Association</b> is responsible for maintenance and paying for the same ( <i>CC&amp;Rs Sec. 2.1(A); Sec. 5.0</i> ).	Association is responsible for providing insurance coverage on Common Elements <i>and</i> Units, exclusive of Owner upgrades, additions and personal property ( <i>CC&amp;R Sec. 8.0(A)(1)</i> ).	<p>Maintenance costs can be assessed against an Owner in the event that the Owner’s negligence/omission/misconduct caused the need for maintenance/repair (<i>CC&amp;Rs Sec. 5.2</i>).</p> <p>Insurance/damage remediation costs (including the Association’s deductible) can be assessed against the Owner if the Owner’s negligence/omission/misconduct caused the damage (<i>CC&amp;Rs Sec. 7.3(G)</i>).</p>

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<b>A/C units / cooling/heating systems and related equipment</b>	<p>A/C units, heating/cooling systems and related equipment are a <b>Limited Common Element allocated to the Unit served</b> (<i>CC&amp;Rs Sec. 2.4(A)(3)</i>).</p> <p>The <b>Owner</b> is responsible for maintenance and paying for the same (<i>CC&amp;Rs Sec. 5.1</i>).</p>	<p>Association is responsible for providing insurance coverage on Common Elements <i>and</i> Units, exclusive of Owner upgrades, additions and personal property (<i>CC&amp;R Sec. 8.0(A)(1)</i>).</p>	<p>Insurance/damage remediation costs (including the Association's deductible) can be assessed against the Owner(s) of the Unit(s) affected (<i>CC&amp;Rs Sec. 7. 3(F); Sec. 8.2</i>).</p> <p>If the damage was caused by the negligence or willful misconduct of an Owner, such Owner is responsible for insurance/damage remediation costs (including the Association's deductible) in their entirety (<i>CC&amp;Rs Sec. 7.3(G); Sec. 8.2</i>).</p>
<b>Building Exteriors</b>	<p>Building exteriors are <b>Common Elements; Association</b> is responsible for maintenance and paying for the same (<i>CCRs Sec. 2.1(A); Sec. 5.0</i>).</p>	<p>Association is responsible for providing insurance coverage on Common Elements <i>and</i> Units, exclusive of Owner upgrades, additions and personal property (<i>CC&amp;R Sec. 8.0(A)(1)</i>).</p>	<p>Maintenance costs can be assessed against an Owner in the event that the Owner's negligence/omission/misconduct caused the need for maintenance/repair (<i>CC&amp;Rs Sec. 5.2</i>).</p> <p>Insurance/damage remediation costs (including the Association's deductible) can be assessed against the Owner if the Owner's negligence/omission/misconduct caused the damage (<i>CC&amp;Rs Sec. 7.3(G)</i>).</p>

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<b>Exterior doors (including frames and hardware)</b>	<p>Exterior doors are <b>Limited Common Elements allocated to the Unit served</b> (<i>CC&amp;Rs Sec. 2.4(A)(4)</i>).</p> <p>The <b>Owner</b> is responsible for maintenance and paying for the same (<i>CC&amp;Rs Sec. 5.1</i>).</p>	<p>Association is responsible for providing insurance coverage on Common Elements <i>and</i> Units, exclusive of Owner upgrades, additions and personal property (<i>CC&amp;R Sec. 8.0(A)(1)</i>).</p>	<p>Insurance/damage remediation costs (including the Association's deductible) can be assessed against the Owner(s) of the Unit(s) affected (<i>CC&amp;Rs Sec. 7. 3(F); Sec. 8.2</i>).</p> <p>If the damage was caused by the negligence or willful misconduct of an Owner, such Owner is responsible for insurance/damage remediation costs (including the Association's deductible) in their entirety (<i>CC&amp;Rs Sec. 7.3(G); Sec. 8.2</i>).</p>
<b>Patios and Balconies</b>	<p>Patios and balconies are a <b>Limited Common Element allocated to the Unit served</b> (<i>CC&amp;Rs Sec. 2.4(A)(1)</i>).</p> <p>The <b>Owner</b> is responsible for maintenance of the <b>finished interior surfaces</b> of the patios and balconies.</p> <p>The <b>Association</b> is responsible for maintenance of all other portions, and <i>maintenance costs incurred by the Association can be assessed against the Unit</i> (<i>CC&amp;Rs Sec. 5.0; Sec. 7.3(F)</i>).</p>	<p>Association is responsible for providing insurance coverage on Common Elements <i>and</i> Units, exclusive of Owner upgrades, additions and personal property (<i>CC&amp;R Sec. 8.0(A)(1)</i>).</p>	<p>Maintenance and insurance/damage remediation costs (including the Association's deductible) can be assessed against the Owner(s) of the Unit(s) affected (<i>CC&amp;Rs Sec. 7. 3(F); Sec. 8.2</i>).</p> <p>If the damage was caused by the negligence or willful misconduct of an Owner, such Owner is responsible for maintenance/repair and insurance/damage remediation costs (including the Association's deductible) in their entirety (<i>CC&amp;Rs Sec. 7.3(G); Sec. 8.2</i>).</p>

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<b>Windows</b>	<p>Windows are <b>Limited Common Elements</b> (<i>CC&amp;Rs Sec. 2.4(A)(4)</i>).</p> <p>The <b>Owner</b> is responsible for maintenance of the windows and paying for the same (<i>CC&amp;Rs Sec. 5.1</i>).</p>	<p>Association is responsible for providing insurance coverage on Common Elements <i>and</i> Units, exclusive of Owner upgrades, additions and personal property (<i>CC&amp;R Sec. 8.0(A)(1)</i>).</p>	<p>Insurance/damage remediation costs (including the Association's deductible) can be assessed against the Owner(s) of the Unit(s) affected (<i>CC&amp;Rs Sec. 7. 3(F); Sec. 8.2</i>).</p> <p>If the damage was caused by the negligence or willful misconduct of an Owner, such Owner is responsible for insurance/damage remediation costs (including the Association's deductible) in their entirety (<i>CC&amp;Rs Sec. 7.3(G); Sec. 8.2</i>).</p>
<b>Stairways</b>	<p>Stairways are <b>Common Elements; Association</b> is responsible for maintenance and paying for the same (<i>CC&amp;Rs Sec. 2.1(A); Sec. 5.0</i>).</p>	<p>Association is responsible for providing insurance coverage on Common Elements <i>and</i> Units, exclusive of Owner upgrades, additions and personal property (<i>CC&amp;R Sec. 8.0(A)(1)</i>).</p>	<p>Maintenance costs can be assessed against an Owner in the event that the Owner's negligence/omission/misconduct caused the need for maintenance/repair (<i>CC&amp;Rs Sec. 5.2</i>).</p> <p>Insurance/damage remediation costs (including the Association's deductible) can be assessed against the Owner if the Owner's negligence/omission/misconduct caused the damage (<i>CC&amp;Rs Sec. 7.3(G)</i>).</p>

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<b>Garages</b>	<p>Garages are a <b>Limited Common Element allocated to the Unit served</b> (<i>CC&amp;Rs Sec. 2.4(A)(7)</i>).</p> <p>The <b>Owner</b> is responsible for maintenance within the garage boundaries (e.g. interior unfinished surfaces).</p> <p>The <b>Association</b> is responsible for maintenance of all other parts of the garage outside of such boundaries, (including the garage doors), and <i>maintenance costs incurred by the Association can be assessed against the Unit</i> (<i>CC&amp;Rs Sec. 5.1; Sec. 7.3(F)</i>).</p>	<p>Association is responsible for providing insurance coverage on Common Elements <i>and</i> Units, exclusive of Owner upgrades, additions and personal property (<i>CC&amp;R Sec. 8.0(A)(1)</i>).</p>	<p>Maintenance and insurance/damage remediation costs (including the Association's deductible) can be assessed against the Owner(s) of the Unit(s) affected (<i>CC&amp;Rs Sec. 7.3(F); Sec. 8.2</i>).</p> <p>If the damage was caused by the negligence or willful misconduct of an Owner, such Owner is responsible for maintenance/repair and insurance/damage remediation costs (including the Association's deductible) in their entirety (<i>CC&amp;Rs Sec. 7.3(G); Sec. 8.2</i>).</p>
<b>Space in front of Garage</b>	<p>The space immediately in front of a garage lying between the garage and any common drive or roadway is a <b>Limited Common Element allocated to the Unit served</b> (<i>CC&amp;Rs Sec. 2.4(A)(5)</i>).</p> <p>The <b>Association</b> is responsible for maintenance of this area and <i>maintenance costs incurred by the Association can be assessed against the Unit</i> (<i>CC&amp;Rs Sec. 5.1; Sec. 7.3(F)</i>).</p>	<p>Association is responsible for providing insurance coverage on Common Elements <i>and</i> Units, exclusive of Owner upgrades, additions and personal property (<i>CC&amp;R Sec. 8.0(A)(1)</i>).</p>	<p>Maintenance and insurance/damage remediation costs (including the Association's deductible) can be assessed against the Owner(s) of the Unit(s) affected (<i>CC&amp;Rs Sec. 7.3(F); Sec. 8.2</i>).</p> <p>If the damage was caused by the negligence or willful misconduct of an Owner, such Owner is responsible for maintenance/repair and insurance/damage remediation costs (including the Association's deductible) in their entirety (<i>CC&amp;Rs Sec. 7.3(G); Sec. 8.2</i>).</p>

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<b>Water/sewer/cable/other utility lines serving more than one Unit or serving the Common Elements</b>	These lines are <b>Common Elements</b> ; <b>Association</b> is responsible for maintenance and paying for the same ( <i>CC&amp;Rs Sec. 2.4(A)(3); Sec. 5.0</i> ).	Association is responsible for providing insurance coverage on Common Elements <i>and</i> Units, exclusive of Owner upgrades, additions and personal property ( <i>CC&amp;R Sec. 8.0(A)(1)</i> ).	Maintenance costs can be assessed against an Owner in the event that the Owner's negligence/omission/misconduct caused the need for maintenance/repair ( <i>CC&amp;Rs Sec. 5.2</i> ).  Insurance/damage remediation costs (including the Association's deductible) can be assessed against the Owner if the Owner's negligence/omission/misconduct caused the damage ( <i>CC&amp;Rs Sec. 7.3(G)</i> ).
<b>Water/sewer/cable/other utility lines serving only one Unit</b>	These lines are a <b>Limited Common Element allocated to the Unit served</b> ( <i>CC&amp;Rs Sec. 2.4(A)(3)</i> ).  The <b>Owner</b> is responsible for maintenance and paying for the same ( <i>CC&amp;Rs Sec. 5.1</i> ).	Association is responsible for providing insurance coverage on Common Elements <i>and</i> Units, exclusive of Owner upgrades, additions and personal property ( <i>CC&amp;R Sec. 8.0(A)(1)</i> ).	Insurance/damage remediation costs (including the Association's deductible) can be assessed against the Owner(s) of the Unit(s) affected ( <i>CC&amp;Rs Sec. 7.3(F); Sec. 8.2</i> ).  If the damage was caused by the negligence or willful misconduct of an Owner, such Owner is responsible for insurance/damage remediation costs (including the Association's deductible) in their entirety ( <i>CC&amp;Rs Sec. 7.3(G); Sec. 8.2</i> ).

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<b>Utility Meters</b>	<p>Utility meters serving only one Unit are a <b>Limited Common Element allocated to the Unit served</b> (CC&amp;Rs Sec. 2.4(A)(2)).</p> <p>The <b>Owner</b> is responsible for maintenance and paying for the same (CC&amp;Rs Sec. 5.1).</p>	<p>Association is responsible for providing insurance coverage on Common Elements <i>and</i> Units, exclusive of Owner upgrades, additions and personal property (CC&amp;R Sec. 8.0(A)(1)).</p>	<p>Insurance/damage remediation costs (including the Association's deductible) can be assessed against the Owner(s) of the Unit(s) affected (CC&amp;Rs Sec. 7.3(F); Sec. 8.2).</p> <p>If the damage was caused by the negligence or willful misconduct of an Owner, such Owner is responsible for insurance/damage remediation costs (including the Association's deductible) in their entirety (CC&amp;Rs Sec. 7.3(G); Sec. 8.2).</p>

***Note:** The information in this chart is based on provisions of the Association's governing documents and applicable law, and is subject to change. In reviewing this chart, it is important to understand the difference between maintenance responsibilities and insurance responsibilities. Maintenance refers to the routine upkeep, repair and replacement of an item. Insurance only comes into play when there is an insurable event (such as a fire or a water leak) that causes damage. Insurance coverage typically only covers the resultant damage that occurred from an insurable event, and does not cover maintenance costs.*