FROSTFIRE MAINTENANCE AND INSURANCE OBLIGATIONS CHART

"A" = Association obligation

"O" = Owner obligation

The term "Maintenance" includes Day-to- Day Maintenance Obligations, Repair and Replacement (unless otherwise noted on the Chart).

GENERAL COMMON ELEMENTS (ref.1)	Maintenance	Insurance	
All of the land and easements which are part of the Property; all buildings and structures on the Property, including the main residential Building (but not including Owners' Units, as referenced below), the storage shed, and the dumpster enclosure; all structural supports of the Building, the exterior walls, main or bearing walls, main or bearing subflooring, and the roof of the	Maintenance	Insurance	
Building; utilities, lines, water pipes, ducts, electrical wiring installed outside any Units; parking lot; grounds; hot tubs, enclosures and decking; all entrances, exits, halls, stairs, stairways; all doors and windows in common areas; other parts of the Property necessary for common use, maintenance or safety.			

OWNERS' UNITS; GENERAL ITEMS (refs.2,3)	Maintenance	Insurance
Including, but not limited to, all Owners' furnishings, appliances cabinets, decorations, floor coverings, interior wall and window surfaces, window glass, fireplaces, balcony doors, lighting fixtures (including balcony lights).	0	0

OWNERS' UNITS; UTILITIES, FIXTURES AND EQUIPMENT (refs.4,5	Maintenance	Insurance
All utilities, fixtures and equipment installed within a Unit, commencing at the point where utility lines, pipes, wires, conduits, or systems enter the exterior walls of the Unit.	0	0

REFERENCES

- 1. Declarations 1.8, 1.8.1-1.8.7
- 2. Declarations 1.21, 8.2; By-Laws 6.3.1
- 3. Declarations 1.8.4, 3.1, 8.2 Note: Balconies are Limited Common Elements appurtenant to particular Units. Owners have an obligation to keep their balconies and contents clean and orderly. The flooring (decks), walls and rails of the balconies are exterior or safety surfaces of the Building, and their repairs or replacements are an obligation of the Association.
- 4. Declaration 8.2 Note: By Declaration 8.2, shower drains and toilet wax rings are parts of a Unit, so the Maintenance and Insurance of these are the obligation of the Unit Owner.
- 5. Declarations 8.2, 8.3, 8.4; By-Laws 6.3.1, 6.3.2 Note: By these Declarations and By-Laws, Owners are responsible for maintaining their Units, including periodic inspections of their Units and the of any defects found. Any damage to another Unit or to the General Common Elements as a result of an unrepaired defect is the obligation of the Owner of the Unit containing the defect.