

**MAINTENANCE, REPAIRS, REPLACEMENT AND INSURANCE
RESPONSIBILITIES FOR
SAIL LOFTS OWNERS ASSOCIATION**

August 7, 2026
Page 1 of 10

NOTE: This chart shows whether Owners or the Association are responsible for the maintenance, repair, and replacement of various items pursuant to the Declaration for Sail Lofts at Lake Dillon

A = Sail Lofts Owners Association
O = Owner

	MAINTENANCE	INSURANCE
BUILDING EXTERIORS		
Residence-structure, including foundation, columns, girders, beams and supports	A ¹	A ⁶
Siding, sheathing, wrap, brick, trim, molding, and other exterior facade surfaces	A ¹	A ⁶
Exterior stoops, steps, and concrete surfaces	A ¹	A ⁶
Gutters and downspouts	A ¹	A ⁶
Limited Common Element balconies, patios, decks, courts or porches as identified on the Map or accessible from, associated with, or adjoining the Unit— maintenance, repair and replacement (other than cleaning and keeping in orderly condition or snow removal)	A ¹	A ⁶
Limited Common Element balconies, patios, decks, courts or porches as identified on the Map or accessible from, associated with, or adjoining the Unit— keep in clean, orderly and sanitary condition, including snow removal	O ²	N/A

	MAINTENANCE	INSURANCE
Roof shingles and roof underlay	A ¹	A ⁶
Awnings and garage overhangs	A ¹	A ⁶
Fireplace venting	A ²	A ⁶
Window screens	O ³	O ⁷
Interior glass surfaces--cleaning	O ³	N/A
Glass--repair and replacement	A ^{1,4}	A ⁶
Window frames	A ^{1,4}	N/A
Exterior window trim and caulking	A ^{1,4}	A ⁶
Interior window trim and caulking	O ³	A ⁶
Exterior Unit doors	A ^{1,4}	A ⁶
Garage doors	A ²	A ⁶
Individual garage door openers	O ³	O ⁷
Exterior Unit door peep holes, doorknobs, and lock mechanisms – maintenance and repair	O ³	A ⁶
Balcony/ deck/ patio sliding glass doors	A ^{1,4}	A ⁶
Exterior light fixtures serving a single Unit	O ³	A ⁶
Exterior light fixtures serving the community	A ¹	A ⁶
UTILITIES		
Pipes, wires, ducts, conduits, lines, systems (collectively “Utilities”) located within individual Unit boundaries and servicing only that Unit, including but not limited to heating, plumbing, lighting, telephone, garbage disposal, hot water equipment and appurtenances	O ³	A ⁶
Utilities installed outside individual Units, regardless of whether they	A ¹	A ⁶

	MAINTENANCE	INSURANCE
serve only one Unit, or more than one Unit, or the Common Elements,		
Utilities located within individual Unit boundaries and servicing more than one Unit or the Common Elements	A ¹	A ⁶
RESIDENCE INTERIORS		
Furnishings, including all personal property such as furniture, electronics, jewelry, and clothing	O ³	O ⁷
Window coverings	O ³	O ⁷
Permanent fixtures including but not limited to ceiling fans, hand rails, cabinets, countertops, bathtubs and showers, sinks, and toilets	O ³	A ⁶
Appliances including oven, range, refrigerator, dishwasher, washer/dryer, countertop microwave	O ³	O ⁷
Gas fireplaces (including facade, screen, and firebox) and the fireplace mechanisms such as hardware and pilot light	O ³	A ⁶
Gas fireplace venting	A ^{1,4}	A ⁶
Interior <u>non-perimeter</u> walls, floors, and ceilings—including finished and unfinished surfaces, doors, drywalls, studs, insulation, hardware, and other material lying within such walls, floors, and ceilings	O ³	A ⁶
Finished surfaces of <u>perimeter</u> walls and ceilings—including: drywalls, paint, wallpaper, paneling, and texture	O ³	A ⁶
Finished surfaces of <u>perimeter</u> floors—including: tile, vinyl, hardwood, and carpeting	O ³	A ⁶

	MAINTENANCE	INSURANCE
Any components lying <u>between the perimeter drywalls and residence exterior</u> , including but not limited to: insulation, girders, beams, pipes, wiring, and plumbing	A ¹	A ⁶
Subflooring	A ¹	A ⁶
Garage interiors/parking spaces	A ¹	A ⁶
Interior of Limited Common Element storage areas located in the garage	O ⁵	A ⁶
GROUND S		
Retaining walls	A ¹	A ⁶
Landscaping	A ¹	A ⁶
Irrigation system and time clocks	A ¹	A ⁶
Private drives, sidewalks and parking	A ¹	A ⁶
Garage entrance	A ¹	A ⁶
Private parking areas	A ¹	A ⁶
Monuments and signage	A ¹	A ⁶
OTHER		
Snow removal from driveways and sidewalks	A ¹	N/A
Dumpster enclosure	A ¹	A ⁶
Common Elements existing in community and not otherwise listed	A ¹	A ⁶
Any personal property of owners not otherwise listed	O ³	O ⁷
Any owner installed exterior/interior improvement not otherwise listed	O ³	O ⁷

NOTES

- A. A UTILITY (OR OTHER OBJECT) IS “WITHIN A UNIT” WHEN SUCH UTILITY OR OBJECT ENTERS THE DRYWALL OF A PERIMETER WALL OR CEILING OF A UNIT OR WHEN SUCH UTILITY OR OBJECT PASSES THROUGH THE SUBFLOOR.
- B. IF MAINTENANCE OR REPAIR (INCLUDING MOLD REMEDIATION) IS REQUIRED TO ANY COMPONENT NORMALLY MAINTAINED BY THE ASSOCIATION (INCLUDING MOLD REMEDIATION), WHICH RESULTS FROM THE NEGLIGENCE OR INTENTIONAL ACT OF AN OWNER, SUCH OWNER SHALL BE RESPONSIBLE FOR THE COST OF THE MAINTENANCE.
- C. IF MAINTENANCE OR REPAIR (INCLUDING MOLD REMEDIATION) IS REQUIRED FOR ANY OWNER MAINTAINED COMPONENT, WHICH IS CAUSED BY ASSOCIATION NEGLIGENCE, THE ASSOCIATION SHALL BE RESPONSIBLE FOR THE COST OF SUCH MAINTENANCE OR REPAIR.

ENDNOTES

-
- ¹ Declaration, Sections 2.6, 2.18 and 6.1
 - ² Declaration, Sections 2.18 and 6.3
 - ³ Declaration, Sections 2.30, 4.3, and 6.2
 - ⁴ Declaration, Section 5.1
 - ⁵ Declaration, Section 6.4
 - ⁶ Declaration, Section 11.4
 - ⁷ Declaration, Section 11.12