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THE OAKS CONDOMINIUM ASSOCIATION
A TEXAS NON-PROFIT CORPORATION

**CERTIFICATE OF RESOLUTION
OF
THE OAKS CONDOMINIUM ASSOCIATION, INC.**

**Procedures Relative to Insurance Deductible
And Claim Administration
(Revised March 17, 2008)**

The undersigned, being the duly elected, qualified and acting Secretary of The Oaks Condominium Association, Inc., a Texas non-profit corporation, and the keeper of the minutes and records of said corporation, does hereby certify that the following is a true and correct copy of a resolution of this corporation as adopted by the Board of Directors at a duly called meeting held on March 17, 2008:

WHEREAS, the Board of Directors has authorized the procurement of insurance policies protecting the buildings and common elements of the Property; and

WHEREAS, the Board of Directors, having considered all relevant factors, and based on its business judgment, has agreed to a \$5,000 deductible for Liability damage and \$10,000 deductible for Building damages and

WHEREAS, the Board of Directors is of the opinion that it is necessary to adopt and enforce an equitable policy in regard to the liability for payment of the deductible and the administration of insurance claims, which policy will supercede the prior Board policy on the same subject matter filed of record under County Clerk's File No. U405419 in the Official Public Records of Real Property of Harris County, Texas.

NOW THEREFORE BE IT RESOLVED that the following policy be and is hereby adopted by the Board of Directors on behalf of the members of the Association:

A. COVERAGE

- (1) Whatever is covered by the Association's current insurance policy as required in the Association Declaration, Article 13.
- (2) Unit Owner shall be responsible for obtaining his own insurance for contents as specified in the Declaration, Article 13.

RECORDED - 1-25-08

B. DEDUCTIBLE APPLICATION

- (1) In the event the loss or damage covered by the Association's insurance policy is caused by water originating from within a unit, the Board if Directors of the Oaks Condominium Association, Inc. will determine whether to seek reimbursement of any deductible on the Association's insurance policy from the owner of the unit from which the water originated.
- (2) Water damage resulting from defective internal parts of any installed apparatus and drain blockages occurring before the drain Pea Trap, are the responsibility of the respective Unit Owner.
- (3) In the event the loss or damage covered by the Association's insurance policy is caused by the negligence of an Unit Owner, the Unit Owner's tenants, invitees or guests, such Owner shall be liable for the full amount of any deductible on the Association's insurance policy. The Unit Owner or tenant must submit a claim with his or her individual insurance carrier for any loss resulting from such negligence.
- (4) The Unit Owner shall be liable for the current full deductible on the Association's policy in the event that:
 - a. the loss originates or is caused by the Unit Owner, the Unit Owner's tenants, invitees or guest, or from unknown causes within the Unit without any negligence being attributable; or
 - b. the cause of the loss cannot be determined and is only related to the Owner's Unit.
- (5) In the event more than one Unit is involved in any insured loss, and the cause of the damage cannot be attributable to any one Unit or resident, the deductible will be proportionately distributed among all Unit Owners who have experienced the loss.
- (6) The Board shall have the authority to determine whether any loss or damage was:
 - a. caused by or the result of the act or negligence of an Unit Owner or the Unit Owner's tenants, invitees or guests;
 - b. caused by or the result of a condition that originated in a Unit; or
 - c. caused by or the result of a condition or event exclusively related to a Unit.

C. CLAIMS PROCEDURES

- (1) In the event a unit owner or resident is insured for any loss to the condominium or to the property, the Association shall require the condominium owner and/or resident to claim any loss under such owner/resident's policy of insurance.
- (2) Unit Owners must file all claims with the association's managing agent, not with the association's insurance agent. The managing agent will not refer the claim to the Association's insurance agent until the owner provides proof that the claim exceeds the \$5000 deductible for liability and the \$10,000 deductible for building damages.
- (3) Only licensed and insured contractors shall be authorized to perform reconstruction or repair work necessitated by insurance claims. All work must be permitted as required by local ordinance.

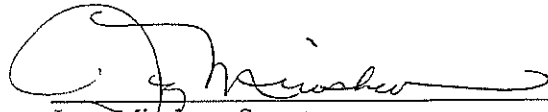
- (4) The association shall disburse insurance claim proceeds directly to the licensed contractor(s) performing the repair or renovation work. Unit Owners performing the repairs must submit all required permits and licenses along with original receipts in order to receive reimbursement for work performed.

D. GENERAL CONDITIONS

- (1) Unit Owners and tenants shall comply with all insurance risk management programs promulgated by the Association.

The Secretary, by his/her execution below, certifies that the foregoing currently reflects the motions made, seconded, and carried at the duly called and constituted meeting of the Board held March 17, 2008.

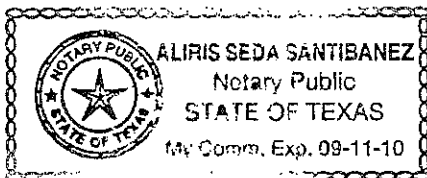
THE OAKS CONDOMINIUM ASSOCIATION



Jerry Minshew, Secretary

STATE OF TEXAS

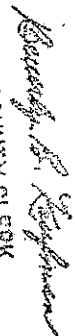
COUNTY OF HARRIS

This instrument was acknowledged before me on 26 day of June, by Jerry Minshew Secretary of the Oaks Condominium Association, Inc. on behalf of said corporation.




Notary Public, State of Texas

Return To:
BUTLER & HAILEY, P.C.
1616 S. VOSS RD., SUITE 500
HOUSTON, TEXAS 77057


COUNTY CLERK
HARRIS COUNTY, TEXAS
2008 JUL -1 PM 3:00
FILED

RECORDER'S MEMORANDUM
Acknowledgment Incomplete

1-1-2008

ANY PROVISION HEREIN WHICH RESTRICTS THE SALE, RENTAL, OR USE OF THE DESCRIBED REAL
PROPERTY BECAUSE OF COLOR OR RACE IS UNLAWFUL AND UNENFORCEABLE UNDER FEDERAL LAW.
THE STATE OF TEXAS
COUNTY OF HARRIS
I hereby certify that this instrument was FILED in the number Sequence on the date and at the
stamped herein by me, and was duly RECORDED, in the Official Public Records of Real Property of Harris
County Texas on

JUL - 1 2008



Carolyn L. Kaufman
COUNTY CLERK
HARRIS COUNTY, TEXAS