

**ADDENDUM
to the
Insurance Resolution
of
Evergreen Estates Service Association, Inc.**

Effective September 1, 2014, the Insurance Resolution originally executed August 10, 2011 is amended as follows:

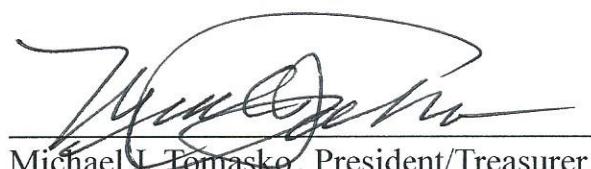
Page 2 – Paragraph 2, beginning with the words: “*Structure Insurance* means...”

“*Structure Insurance*” insures any component having to do with the structure of the home. This would include: the foundation, structural framing, roof, rafters. Exterior walls and finishes, doors, windows, garage doors, partition and interior walls, stairways when appropriate, floor boards and joists. “*Structure Insurance*” also insures the following “*systems*”: electrical, plumbing, heating and cooling, water softener, water heater wiring and plumbing, and communications wiring. These systems are further defined as: electrical wiring running within the walls, hot and cold water pipes running with the walls or below the slab, air condition coil, sewer and ventilation stacks, structured communication wiring. **Also covered are decks, patios and balconies (which under the previous policy was an additional cost to the homeowner).** Specifically *excluded* from structure insurance coverage are the following referred to as “*fixtures*”: electrical fixtures, plumbing fixtures, air conditioner units, water heaters, sinks, showers, toilets, appliances, cabinets, and interior finishes (floor, ceiling, wall finishes), window treatments, swimming pools, elevators, security systems and fixtures. Structure insurance coverage for sewer backup and sump-pump failure will be in excess of the homeowners condo insurance coverage in force at the time of loss.

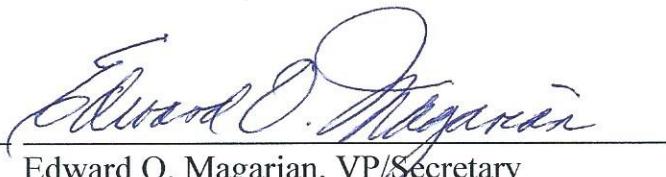
And a REMINDER, as stated on Page 2, - Paragraph 3BU

Association members, *each homeowner*, is required to present the original Resolution and this Addendum to their personal insurance agent/carrier as evidence of structural insurance coverage and *most importantly the definition of such coverage*. Such presentation allows for the homeowners personal insurance agent/carrier to prepare the homeowners personal condo insurance coverage to ensure there are no gaps between “*structure insurance*” and “*condo insurance*” coverages. The Association retains the right to request a member (*homeowner*) evidence that they are condo-insured in a manner that is standard for the industry, and in return the Association warrants that it will provide evidence of the Association's structure insurance policy to each member (*homeowner*).

This ADDENDUM dated the twenty-eighth day of July, 2014, approved and adopted on the same day by the duly elected Association Board of Directors, who have authorized the officers of the Board of Directors to execute this Addendum to the Resolution as governing policy of the Association.



Michael J. Tomasko, President/Treasurer



Edward O. Magarian, VP/Secretary