

## Unit Owner Required Insurance Coverage, B1+B4 Hot Water Tank Inspections, Toilet Gaskets



OakBridge Board

Fri 6/1/2018 8:20 AM

To: OakBridge Board (oakbridgenh@hotmail.com) ↗

Reply | ▾

Good Morning,

We have been experiencing more than our share of water damage issues in the past few months. Two water tanks let go in 1 week, with unit owners losing money!

The Board wants to take this opportunity to remind owners of the amount of insurance coverage required at Oak Bridge.

### **Unit Owner Insurance H06 Coverage**

As a reminder, on January 13, 2014, the Oak Bridge Board of Directors voted to over-ride the Bylaws and Master Insurance certificate and **REQUIRE** all owners to carry on their H06 insurance policy the following deductibles:

\$25,000 per incidence water damage insurance coverage

\$5,000 per incidence all other damage insurance coverage

All insurance information can be found on our website OakBridgeNH.org under “docs/info” then under “insurance”. Please read the following on owner insurance: Insurance Deductible Over-ride + Claim Procedures 1/13/14 for further explanation, also found on the website in the insurance section.

To re-state, if an owner does not carry the required amount of insurance, then the unit owner will be responsible for any and all claims up to and including the required deductibles.

### **Building 1 and 4 Water Tanks**

We have had 2 water tanks go within 5 days of each other last month. The board feels that some unit owners are not doing their due diligence and replacing their water tanks BEFORE they let go and flood the unit, others below your unit and the building common area hallways. We all can appreciate the damage this causes.

The Board will be conducting mandatory water tank inspections in buildings 1 and 4 this summer. All hot water tanks will be inspected for age and installation of the required flood control master shut-off switch. You will be notified of inspection dates/times as soon as they are scheduled as someone must be home to let inspectors into your unit. We will do inspections after work hours and on Saturdays. Stiff penalties will be incurred by the unit owner if inspections are not permitted or you are not home at the agreed upon inspection date/time.

Please see details in rule #37 Hot Water Tanks (10/25/2013) in the Rules and Regulations which can be found on our website.

### **All Unit Toilets**

Just a friendly reminder, when changing the seal on your toilets, you are **REQUIRED** to install a Neoprene gasket (not wax) and all unit plumbing must be done by a licensed plumber. Not all plumbers are familiar with back-flushing commercial toilets and may not be aware of the Neoprene gasket manufacture requirement. It is the owner's responsibility to communicate this information to your plumbers.

Please see details in rule #38 on Toilet Tank Gaskets (10/25/2013) in the Rules and Regulations which can be found on our website.

Regards,  
Board of Directors