Timbers Edge Condominium Association
c/o The Case Bowen Company * 6255 Corporate Center Drive, Dublin OH 43016
Phone: 614-799-9800, ext 22 * Fax: 614-799-8338

April 1, 2021

Dear Unit Owner,

Please find enclosed the following updated pages for the Association's handbook:

1. Updated memo with date of revision
2. Updated table of contents
3. Updated insurance pages—reflecting policy which expires December 31, 2021.
4. Updated maintenance checklist
5. **NEW**-Snow Removal specifications

Please replace the corresponding pages in the in the current copy of your handbook with these new pages. The page detailing the snow removal specifications is the last page of the handbook.

We have also included an updated directory in this mailing. With respect to the contents of the directory, you will note empty areas where phone numbers and email addresses could be. This is due to privacy issues. When a unit sells, the new owner has an option to "opt-in" or "opt-out" of having their information in the directory. The names and addresses are public record, so they are always included, but if an owner "opts-out", the phone number (s) and email address (es) will not be included in the directory.

If you have any questions, please feel free to contact me.

Sincerely,
For your Board of Directors

Karen A Murphy.

Karen A. Murphy, PMSD™, CMCA, AMS, PCAM
Vice President of Property Management
Timbers Edge Condominium Association

Enclosures

TIMBERS EDGE

DATE: *MARCH 2021*

TO: *All Owners and Residents*

FROM: *The Board of Directors*

SUBJECT: *Community Policies and Guidelines*

The Association is governed by: (1) the statutory law of the State of Ohio regulating the creation and operation of condominiums, currently Chapter 5311 of the Revised Code of Ohio and HB 135; (2) the Condominium Declaration dated October 27, 1994 prepared under the above law, and the Bylaws included in the Declaration. Each owner is urged to read the Declaration and Bylaws.

THIS BOOKLET INCLUDES THE COMMUNITY POLICIES AND GUIDELINES ADOPTED BY THE BOARD OF DIRECTORS. THESE POLICIES AND GUIDELINES ARE EFFECTIVE JANUARY 1, 1998, WITH ALL PREVIOUS REVISIONS and THIS REVISION AS OF MARCH 2021.

IT CONTAINS SPECIFIC RULES AND REGULATIONS AUTHORIZED BY THE DECLARATION AND/OR THE BYLAWS. IT IS SUBJECT TO CHANGE BY ACTION OF THE DIRECTORS. IF CHANGES ARE MADE TO THESE RULES AND REGULATIONS RESIDENTS WILL BE NOTIFIED PRIOR TO THE DATE THE NEW RULES GOES INTO EFFECT.

THIS BOOKLET IS DESIGNED TO ASSIST ALL CURRENT AND FUTURE UNIT OWNERS AND/OR OWNER / RESIDENTS IN UNDERSTANDING THE RULES AND REGULATIONS UNDER WHICH THE ASSOCIATION OPERATES.

INDEX

Board of Directors/Committees 1
Property Management
Declaration and Bylaws/Modification of Rules and Regulations/
Documents for Selling Units/Extended Owner Absences 2
Financial Matters
Association Dues/Returned Check Policy/
Application of Payments/Delinquency Policy 2-3
Condo Insurance/Utilities/Watering the Lawn 4
Insurance Pages 5-9
Common Elements/Limited Common Elements 10
Prohibited Items/Hoses/Grills/Insect Killers/Fire Pits 11
Swimming Pool 12
Exercise Equipment Rules/Clubhouse Rules 13
Clubhouse Rental Rules and Regulations 14-15
Pets 15-16
Parking/Vehicles 16
Parking Maps 17-18
Trash Collection/ Maintenance & Repair/Door Sweeps/
Light Fixtures 19
Exterior Alterations 20
Architectural Control/Architectural Regulations/
Bird Feeders/Bird Houses/Bird Baths/Flags 21
Flower Pots/Flowers/Furnaces/Landscape Lights/Trees 22
Holiday Decorations/Landscape Changes/
Solicitation/Garage Sales 22-23
Owner-Occupied Community/Business Activities/
Residential Use 23
Moving Responsibilities /Rules Enforcement & Procedure 24-25
Document Review Policy 26-27
Important Telephone Numbers 28
Checklist of Maintenance Responsibilities 29
Checklist of Pest Control Responsibilities 30
Forms/Specifications
Formal Complaint Form 31
Request for Variance Form 32
Dryer Vent Cleaning Form 33
Site Map 34
Limited Common Element map 35
Floor Plans 36-37
Roof vent color specs 38
Paint Specs 39
Document Request Form 40
Snow Removal Specs 41

Policy Number: 60624-82-55 **Effective Date:** 12-31-2020

PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS

The following coverages apply to the described locations and/or building. Please refer to the Base Coverages And Extensions section for other coverages and extensions applying at the policy level.

Option: BV - Blanket Value (see Base Coverage & Extensions for the total limit)
Valuation: ACV - Actual Cash Value; AV - Agreed Value; RC - Replacement Cost; ERC - Extended RC; FRC- Functional RC; GRC - Guaranteed RC
Abbreviation: ALS = Actual Loss Sustained; BI = Business Income; EE = Extra Expense

Premises Number	Bldg. No.	Covered Premises Address	Mortgagee Name And Address
001	All	2500 Timbers Edge Ln C/O Karen Murphy.timbersedge Columbus, OH 43235-6918	

Coverage	Option	Valuation	Limit Of Insurance	Deductible/ Waiting Period
Building		GRC	$11,000,000	$5,000
Business Personal Property (BPP)		RC	$59,100	$5,000
Accounts Receivables - On-Premises			$5,000	$5,000
Building - Automatic Increase Amount			2%	
Building Ordinance Or Law - 1 (Undamaged Part)			Included	None
Building Ordinance Or Law - 2 (Demolition Cost)			$307,000	None
Building Ordinance Or Law - 3 (Increased Cost)			$307,000	None
Building Ordinance Or Law - Increased Period of Restoration			Included	None
Debris Removal			25% Of Loss + 10,000	
Electronic Data Processing Equipment			$10,000	$5,000
Equipment Breakdown			Included	$5,000
Equipment Breakdown - Ammonia Contamination			$25,000	
Equipment Breakdown - Drying Out Coverage			Included	
Equipment Breakdown - Expediting Expenses			Included	
Equipment Breakdown - Hazardous Substances			$25,000	
Equipment Breakdown - Water Damage			$25,000	
Exterior Building Glass			Included	$5,000
Outdoor Property			$50,000	$5,000
Outdoor Property - Trees, Shrubs & Plants (Per Item)			$25,000	$5,000
Personal Effects			$2,500	$5,000
Specified Property			$35,000	$5,000
Valuable Paper And Records - On-Premises			$5,000	$5,000

PROPERTY, INLAND MARINE AND CRIME COVERAGE AND LIMITS OF INSURANCE

The following Coverages and Extensions apply to all covered locations (premises) and/or buildings. Please refer to the individual location (premises) section for coverages and limits specific to such location (premises).

Base Coverage And Extensions	Limit of Insurance	Deductible/ Waiting Period
Accounts Receivables - Off-Premises	$2,500	$5,000
Association Fees And Extra Expense	$100,000	
Back Up Of Sewers Or Drains	$250,000	$5,000
Crime Conviction Reward	$5,000	None
Drone Aircraft - Direct Damage (per occurrence)	$10,000	$5,000
Drone Aircraft - Direct Damage (per item)	$2,500	$5,000
Employee Dishonesty	$250,000	$5,000
Fire Department Service Charge	$25,000	None
Fire Extinguisher Systems Recharge Expense	$5,000	None
Forgery And Alteration	$2,500	$5,000
Limited Biohazardous Substance Coverage - Per Occurrence	$10,000	$5,000
Limited Biohazardous Substance Coverage - Aggregate	$20,000	$5,000
Limited Cov. - Fungi Wet Rot Dry Rot & Bacteria - Aggregate	$15,000	$5,000
Master Key	$10,000	None
Master Key - Per Lock	$100	None
Money And Securities - Inside Premises	$10,000	$500
Money And Securities - Outside Premises	$10,000	$500
Money Orders And Counterfeit Paper Currency	$1,000	$5,000
Newly Acquired Or Constructed Property	$250,000	$5,000
Outdoor Signs	$50,000	$500
Outdoor Signs - Per Sign	$25,000	$500
Personal Property At Newly Acquired Premises	$100,000	$5,000
Personal Property Off Premises	$5,000	$5,000
Premises Boundary	100 Feet	
Preservation Of Property	30 Days	
Valuable Paper And Records - Off-Premises	$2,500	$5,000

Policy Number: 60624-82-55 **Effective Date:** 12-31-2020

LIABILITY AND MEDICAL EXPENSES
COVERAGE AND LIMITS OF INSURANCE

Each paid claim for the following coverage reduces the amount of insurance we provide during the applicable policy period. Please refer to the policy.

Premium Basis: (A) Area; (C) Total Cost; (P) Payroll; (S) Sales/Receipts; (U) Each Unit
(M) Public Area Square Feet
(O) Other:

Covered Premises And Operations

Address	Classification /Exposure	Class Code	Prem. Basis	Annual Exposure	Rate	Advance Premium
2500 Timbers Edge Ln C/O Karen Murphy.timbersedge Columbus, OH 43235-6918	Condominiums / Townhomes Swimming Pool	8641 00097	Incl U	Included 1	Included Included	Included Included

Policy Number: 60624-82-55 **Effective Date:** 12-31-2020

LIABILITY AND MEDICAL EXPENSES COVERAGE AND LIMITS OF INSURANCE CONTINUED

Coverage	Amount /Date
General Aggregate (Other Than Products & Completed Operations)	$4,000,000
Products And Completed Operations Aggregate	$2,000,000
Personal And Advertising Injury	Included
Each Occurrence	$2,000,000
Tenants Liability (Each Occurrence)	$75,000
Medical Expense (Each Person)	$5,000
Pollution Exclusion - Hostile Fire Exception	Included
Directors & Officers Liability - Per Claim	$2,000,000
Directors & Officers Liability - Aggregate	$2,000,000
Directors & Officers Liability - Self Insured Retention	$1,000
Directors & Officers Liability - Discrimination	Included
Directors & Officers Liability Retroactive Date	03/20/2017
Directors and Officers Errors and Omissions Liability - Per Claim/Aggregate	Included
Third Party Discrimination and Employment Practices Liability - Per Claim/Aggregate	Included
Hired Auto Liability	$2,000,000
Non-Owned Auto Liability	$2,000,000

Policy Number: 60624-82-55 **Effective Date:** 12-31-2020

Policy Forms And Endorsements Attached At Inception

Number	Title
J7228-ED1	Drone Aircraft Coverage
J7230-ED1	Supplementary Payments
S2528-ED3	Ohio Chgs-Canc & Nonrenewal

Policy Number: 60624-82-55 **Effective Date:** 12-31-2020

Policy Forms And Endorsements Attached At Inception

Number	Title
25-2110	Notice - No Workers' Compensation Covg
56-5166ED5	Addl Conditions - Reciprocal Provisions
56-6191	Cyber Liability & Data Breach Dec
E0104-ED1	Business Liab Covg - Tenants Liability
E0119-ED5	Back Up Of Sewers And Overflow Of Drains
E0125-ED1	Lead Poisoning And Contamination Excl
E0147-ED1	War Liability Exclusion
E2038-ED3	Conditional Exclusion Of Terrorism
E3015-ED2	Calculation Of Premium
E3024-ED3	Condominium Common Policy Conditions
E3037-ED1	No Covg-Certain Computer Related Losses
E3314-ED3	Condominium Liability Coverage Form
E3336-ED2	Hired Auto And Non-Owned Auto Liability
E3422-ED3	Condominium Property Coverage Form
E4009-ED4	Mold And Microorganism Exclusion
E6288-ED3	Exclusion - Conversion Projects
E9122-ED6	D & O Liability Covg - Condos & Co-Ops
E9126-ED5	D & O Liab - Amendement Of Exclusions
J6300-ED3	Disclosure - Terrorism Risk Ins Act
J6316-ED2	Excl Of Loss Due To Virus Or Bacteria
J6347-ED1	Excl-Violation Of Statutes
J6350-ED1	Employee Dishonesty - Property Manager
J6351-ED2	Limited Terrorism Exclusion
J6353-ED1	Change To Limits Of Insurance
J6612-ED2	Equipment Breakdown Coverage Endorsement
J6739-ED1	Two Or More Coverage Forms
J6829-ED1	Limited Coverage For Fungi And Bacteria
J6833-ED2	Condominium Premier Package End
J6848-ED1	Guaranteed Replacement Cost
J6849-ED2	Deductible Provisions
J7110-ED1	Exclusion Confidential Info
J7114-ED1	Removal Of Asbestos Exclusion
J7122-ED1	Loss Payment - Profit, Overhead & Fees
J7131-ED1	Dishonesty Excl-Tenant Vandal Excp
J7133-ED1	Limited Biohazardous Substance Cov
J7136-ED1	Pollution Exclusion - Expanded Exception
J7139-ED1	Bus Inc & Extra Exp - Partial Slowdown
J7144-ED1	Amendment Of Pers & Advertising Inj Covg
J7158-ED1	Damage To Property Exclusion Revised
J7183-ED1	Limitation - Designated Premises/Project
J7222-ED1	Marijuana Exclusion

CHECKLIST OF MAINTENANCE RESPONSIBILITIES

DESCRIPTION	UNIT OWNER	ASSOCIATION
Chimney: vents, dampers within units	✓	
Exterior siding, exposed flue, flashing		✓
Doors: Weather stripping, storms & screens	✓	
Garage & entry	✓	✓ (see note 1)
Dryer Vent Cleaning	✓	
Fences: For patio		✓
Foundation walls, footing drains		✓
Garages: Structural maintenance, siding, trim, door (surface refinishing)		✓ (see note 1)
Heating & air-conditioning system	✓	
Interior Structural Damage: Caused by roof leak, etc. (Drywall, etc.)		✓
Landscape: Care/replacement of shrubs/plantings within patio	✓	
Care of lawns, shrubbery, trees outside patio		✓
Light fixtures: Garage		✓
Patio	✓	
Light Bulb replacement	✓	
Painting - Exterior and color selection		✓
Patios: Maintenance		✓
Replacement		✓
Pipes: Gas, water, sewer (servicing one unit)	✓	
Servicing more than one unit		✓
Property Damage within Unit	✓	
Road and parking area pavement		✓
Roofs: Shingles, flashing, gutters, downspouts		✓
Snow & Ice Removal: (See Snow Removal Specs Page 41)		✓
Walls: Exterior structural maintenance		✓
Interior maintenance	✓	
Walks: Sidewalks exterior to patios		✓
Windows: Frames, glass, screens & storms	✓	
Wiring: Electrical & telephone servicing (one unit)	✓	

*Note 1: The painting/varnishing of all exterior surfaces of doors and windows and the surface treatment/finish of the main garage door is performed by the Association as a routine part of exterior maintenance. The treatment, frequency, and cost for same are presented to the Association Unit Owners as a part of the Annual Budget and/or Special Assessments. Replacement, as required, of doors, windows, frames, hardware, etc. is a part of the Unit Owners' responsibility.

Community Snow Removal Specifications

Your Association has a contract in place for the snow removal in the community. Below are the specifications contained in that contract to help you give you a better understanding of what happens when it snows.

First, and foremost, if the contractor is unsure of the amount of snow in your community, the Association has two (2) onsite points of contact so that the contractor is not making the decisions without Board approval.

1. **Snowfall less than 2"** – The contractor will contact the onsite person (s) to determine if salting is needed. They take into consideration anticipated temperatures so that the salt is not wasted (i.e., if the temps were to rise and melt the snow present).
2. **Snowfall equal to or greater than 2"** – The contractor will come out within a reasonable period after the first snow to at least clear the main roadway (the circle and the entry into and exit from the community). If it is continuing to snow, the contractor will come out in intervals to keep the main road clear. When the snow is finished, the contractor will come out and clear the drives, shovel the walks, and apply de-icer.
3. **Icy areas** – Please be aware that as the snow melts during the day, the areas may refreeze at night causing "black ice areas." Owners should use caution, particularly around areas where downspouts drain.
4. **Pre-Treatment of Roads** – When snow/ice is predicted, the contractor reaches out to his onsite contact to determine if the Association would like the roads to be pre-treated. Pre-treating helps to keep the initial snow from accumulating on the roads.