



**FILED WITH BRAZORIA COUNTY CLERK  
COUNTRY GROVE COMMUNITY ASSOCIATION, INC.  
3119 FLOWER FIELD LANE  
PEARLAND, TEXAS 77584  
POLICY BULLETIN #2  
INSURANCE CLAIMS POLICY**

1 - If any damage occurs to your home for which you intend to submit an insurance claim, you must contact FirstService Residential, the management company, 713-932-1122, immediately when such damage occurs, and you must submit supporting documentation within thirty (30) days of the date of occurrence of the damage. Claims may not be submitted to the Insurance Company. If you intend to submit a claim, do not have any major repair work done until you receive approval. **DO ONLY EMERGENCY REPAIRS.**

2 - If damage is occurring to your unit from water or some other source, take emergency action, such as shutting off the water. Clean up the water, and, if necessary, have the carpet pulled back to dry it out. When you contact First Service Residential, they can arrange to have a company come out to do this or you can contact someone you choose.

3 - Contact your personal lines insurance company to determine if they will cover any of the costs. Water damage from leaks in pipes that are in or under the foundation are not covered under the master policy. Note: if damage originates in your unit and causes damage to your neighbor's unit, your insurance might cover their repairs under your liability coverage. If you do not have a contents policy with liability coverage or if your insurance company will not cover their repairs under your liability coverage, then damage to your neighbor's unit will be between you and your neighbor.

4 - It is the responsibility of the homeowner to properly maintain the home to prevent damage from items such as leaking pipes, dripping faucets, faulty water heaters, bad hoses on washers, clogged gutters, and the like.

5 - The homeowner shall be responsible for part of the deductible for insurable claims with a specified deductible of \$5,000 or less, based on a percentage, currently 1%, of the insurable value of the unit. The homeowner shall be responsible for part of the deductible for insurable claims with a specified deductible of more than \$5,000 up to \$10,000 as follows: currently 1% of the insured value of the unit for claims up to \$5,000 and an additional 1% of the insured value of the unit for claims from \$5,001 to \$10,000. The unit square footage is based on records on file with Brazoria County plus improvements that add square footage which are not included in the county records. The **only** exception to this is that the CGCA waives the homeowner portion of the deductible for interior damage to the structure from insurable losses from roof leaks caused by normal wear and tear for insurable claims of \$5,000 or less. Also, for insurable claims with a specified deductible over \$10,000 or with a percentage deductible, the homeowner is responsible for the total deductible applied by the insurance company to the loss.

6 - In case of a covered loss for fire damage, the full deductible is applied to the unit where the fire started. For other losses, the deductible is split equally among all units with an insurable claim.

7 - The CGCA will not cover any claim that would not be covered by the insurance company under the master policy. Also, the CGCA will not pay for maintenance repairs that should be accomplished by a prudent homeowner on an ongoing basis. The CGCA is not responsible for any exterior or interior damage caused by losses which are not covered by the Association's master policy/policies. The CGCA is not responsible for any damage to personal contents.

## FILED and RECORDED

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I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Brazoria County, Texas.



A handwritten signature in black ink, appearing to read "Joyce Hudman".

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Joyce Hudman, County Clerk  
Brazoria County, Texas

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cclerk-carla