



### Recommendation Responses

<b>Insured Name:</b>	<b>Client Name:</b> Aon Affinity
<b>Work Request Id:</b>	<b>Program Name:</b> IHG Community Association P&C Program
<b>Letter Reference:</b>	<b>Policy #:</b>

**Overall Recommendation Response:** I have reviewed the pictures provided and completed a response below including comments on past activity and anticipated future actions.

*Entered on 10/08/2019 by: Board President.*

<b>Recommendations For Recommendation</b>	<b>Response</b>	<b>Essential</b>
<p>2019-10-01: Railing Systems In order to prevent falls, railing system should be repaired/installed on stairs with a maximum of 4" of dimensional opening.</p>	Based on your recommendation we will outline a plan to account for the pictures taken by your insurance specialist. We anticipate working with a service provider over the next 30 days as they are already scheduled to be present.	Yes
<p>2019-10-02: Portable Fire Extinguishers To reduce property damage as a result of a fire, we recommend properly locating ABC rated fire extinguishers throughout the building(s). They should be placed in visible areas and/or near likely sources of ignition to enable occupants of the building to better respond in the event of a fire in the building. For additional information about the size, locations, and number of fire extinguishers appropriate for your facility, contact your local fire department or a fire protection consultant.</p>	Our prior conversations with the Fire Marshall have not included this recommendation as they would be placed on the outside of a building based on your description. Each owner enters their condo unit via their own access door. A communication plan to owners encouraging a fire extinguisher be present in each unit would be viewed as a possible next step based on the design of the condo association.	Yes
<p>2019-10-03: Wet Pipe Sprinkler System Protected from Freezing During freezing weather conditions, water in unprotected wet sprinkler system piping is subject to freeze resulting in extensive property damage. To ensure adequate protection, please contact a qualified contractor to install measures to protect your sprinkler piping from freezing.</p>	The fire sprinkler system viewed per the picture is present in an exterior box unattached from the building. The annual inspection for the 13 buildings with a system occurs in the November / December time frame. Your comments will be relayed to the inspector for follow-up. Palmetto Automatic Sprinkler Company Inc has been the service provider.	Yes
<p>2019-10-04: Grills Used in Common Areas</p>	BBQ Grills used as charcoal or gas grills are not	Yes

2019-10-05: BBQ Grills on Covered Patios, Covered Decks, or Covered Balconies  
Develop and implement a policy that prohibits the use of BBQ grills on covered patios, covered decks and covered balconies.

BBQ Grills used as charcoal or gas grills are not permitted in the community beyond the common area of the two pools. The picture of the grill for unit 2003 is a new owner and I spoke with that owner today to have the grill removed. Our prior conversations with the Fire Marshall brought the alternative of an electric grill able to be used on the decks by the owners. The second picture presented by the insurance specialist fits this style as I believe a cord is hanging from the grill in the picture.

Yes

2019-10-06: Cut back tree limbs that overhang the building. Falling limbs can damage the roof surface.

Here is the response on the two pictures related to Bldg 2000 & 1600. This reply is from our owner committee member working with our Arborist & Tree Specialist ArborGuard. "Kyle and I discuss limb overhang on all buildings each year when we make our property walk. Most of the buildings have limbs that overhang the roofs, but the clearance is such that there is no danger from the limbs. In a wooded area such as our property, there will always be overhanging limbs. When Kyle and I make a decision on what needs to be removed, it is based on: (1) is the limb dead or alive. (2) If alive is it damaging the shingles, chimney or other structural element. (3) Is it likely to become a problem with in the next year. If it does not fit into any of these three areas, then we move on and reevaluate the next year. A limb hanging over a roof does not need to be remove solely because it is overhanging. Kyle and I have discussed having our next property walk in March to determine what maintenance cutting needs to be done.

Yes