



Date: \_\_\_\_\_

Unit Number: \_\_\_\_\_

I, as owner of the above noted unit, have read and understand the Xanadu Rules & Regulations and agree to adhere to the following:

- All Pool Rules & Regulations
- All Lighting Restrictions during Turtle Season
- All Remodeling/Construction requirements including:
  - Authorization
  - Contractor qualifications/certification
  - Flooring rules
  - Construction trash removal from Xanadu property
- All requirements regarding installation of:
  - Antennas
  - Hurricane Shutters
  - Glass Windows
- Drone Policies
- All Rules & Regulations related to:
  - Recreation Facilities
  - Grounds and Amenities
  - Exercise Room Rules
  - No nuisance during the hours of 5 p.m. to 9 a.m. including weekends and holidays
  - NO PETS
  - 5 mph speed limit on all Xanadu Property
  - Guest Registration
  - All additional Rules & Regulations as stated in the Xanadu Rules & Regulations and Xanadu Condominium Documents.

\_\_\_\_\_  
Owner Name (Please Print)

\_\_\_\_\_  
Owner Signature

**(Please return this form to the front office to be filed)**



## **Frequently Asked Questions and Answers Sheet**

**Q: What are my voting rights in the condominium association?**

*A: Each unit is permitted one (1) vote. Please refer to Article VI of the Declaration of Condominium and Article IV (D) of the Articles of Incorporation. A designated voter must cast the vote if there is more than one (1) co-owner, or the owner is a corporation. Designated Voting Members may vote in person or by proxy. Please refer to Article 2 of the By-Laws for more complete information.*

**Q: What restrictions exist in the condominium documents on my right to use my unit?**

*A: There are various restrictions on the use of units. Please refer to Article X of the Declaration of Condominium generally. Additionally, the Board of Directors has the power to make and amend reasonable rules and regulations regarding the use of all property in the Condominium. See Article X (e) of the Declaration of Condominium, Article III of the Articles of Incorporation and Article 4 of the By-Laws.*

**Q: What restrictions exist on the leasing of my unit?**

*A: The minimum rental/lease/use license period is one (1) year. Each unit must be rented as a whole, so leasing individual rooms is prohibited. Home sharing plans and Airbnb arrangements are prohibited. Rental leases must be in writing, signed and filed with the Management Office prior to occupancy. All leases must be approved prior to commencement.*

**Q: How much are my assessments to the condominium association for my unit; and when are they due?**

*A: 2024 regular assessments, representing 108<sup>th</sup> of the common expenses, are \$995.00 per unit per month, due on the first day of the month in advance and are subject to penalty on late payments. Owners are encouraged to set up automatic payment to avoid late fees. Please see Article VII of the Declaration of Condominium and Article 6 of the By-Laws of the Association for more information, including the rights and remedies available to the Association for late or non-payment.*

**Q: Is there a charge for processing estoppel requests, refinancing documentation, and/or lease agreements?**

*A: Yes, the charge is \$299 for each of these, payable by the unit owner at the time of the request. We do not complete Condo Questionnaires at the advise of our legal counsel.*

**Q: Do I have to be a member in any other association?**

*A: No*

**Q: Am I required to pay rent or land use fees for recreational or other commonly used facilities? If yes, what is the annual cost?**

*A: No, but please refer to our garage and storage electrical usage policy for rates and billing information.*

**Q: Is the condominium association or other mandatory membership association involved in any court cases in which it may face liability in excess of \$100,000? If so, identify each such case.**

*A: No*

**Q: Where do I procure a set of the Association documents? Is there a charge?**

*A: An official copy of the Association's charter, By-Laws, Declaration, and all amendments can be downloaded at [www.xanaducb.com](http://www.xanaducb.com) at no charge or may be obtained from the Public Records of Brevard County, located in Viera, Florida with fees as normally charged by the Clerk of the Court. Paper copies can also be obtained from the Association for \$25.00 cash or check payable to Xanadu.*

Note: The statements contained herein are only summary in nature. These answers should not be relied upon as being a complete statement of your rights and obligations. You should review the documentary provisions referenced and also seek independent outside advice to best protect your rights. You should review all of the subject documents with your own legal advisor.



## Front Entry Phone Panel

Dear Owner(s):

Xanadu has a front entry door phone panel that allows each unit two (2) contact numbers to include a mobile/cell phone for opening the front door. The contact persons will be listed on a sheet in the case next to the phone panel. Both phone listings will be available to visitors/guests using the lobby entry phone panel and is easily updated as information changes.

We ask that all new residents submit the following information to the front office. Please list a primary name and number; and if needed, a secondary name and phone number below. We recommend using one of the numbers as a cell phone number in case you forget your keys. You can easily call your cell phone to allow yourself access to the building.

**The front door/lobby system will require you to "PRESS 5" to open the front door.** Please make note of this.

To view the camera from your Spectrum/Brighthouse television, select channel #732.

If you have any questions, please feel free to call, email or stop by the front office.

-----  
Unit: \_\_\_\_\_

Date: \_\_\_\_\_

**Primary** Contact Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

**Secondary** Contact Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

**Please return this form via mail, email or drop-off to the front office.**



## **Electronic Communications**

The owner(s) of Unit # \_\_\_\_\_ authorize(s) the Xanadu Board of Directors and/or the Xanadu office to communicate via electronic mail until otherwise notified in writing.

By signing this authorization, you will no longer receive hard copies from the Xanadu Condominium Association, Inc. without a special request in writing.

The following e-mail address(es) will be used to deliver information, notices, minutes from meetings, safety related information, and any other pertinent correspondence:

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Additional e-mail addresses pertain to units that have more than one owner that would like to be kept informed of above stated correspondence.

Signed \_\_\_\_\_

Date \_\_\_\_\_

(the signature must be from the voting member of the unit)



## **Information Regarding Xanadu Entry System**

All Fobs and bracelets have their own code name. For the Fobs the code is designated with alphabetical numbers. Bracelets are designated by color and numerical coding. Please keep a record of who has what key, so in the event one is lost the office can quickly determine which key needs to be deactivated.

To use the Fob or Bracelet, simply hold it up to the “reader” on the lock.

All of the Fobs and Bracelets that you have been given are active. To keep them active, each Fob and Bracelet will need to be synced at the UPDATER located outside the Xanadu office (to the right of the window) at least once every 365 days. Merely hold the Fob up to the updater pad until the light turns from blue to green. It will then be renewed for the following 365 days, or until your right of use otherwise terminates. We recommend that you sync your Fobs and Bracelets often as this will ensure that your Fob is always up to date and gives us information on the battery life of the locksets.

The Bracelets are waterproof and can be worn while swimming.

Additional Fobs and Bracelets can be purchased in the office at a cost of \$40 each.

Do not label the Fobs or Bracelets in any way that might link them to Xanadu.



To: Residents of Condominiums, Apartments, Townhomes, and Property Managers:

Reference: Grills

The use, storage and handling compressed natural gas, liquefied petroleum gas, and solid fuel burning cooking appliances pose a significant hazard in multi-family residential structures because of the physical properties of these combustible materials. The 6th Edition of the Florida Fire Prevention Code as adopted by the Florida Legislature in Chapter 633 of the Florida Statutes and Florida Administrative Code 69A states;

**1-10.10.6.1** *For other than one- and two-family dwellings, no hibachi, grill, or other similar devices used for cooking, heating, or any other purpose shall be used or kindled on any balcony, under any overhanging portion, or within 10 ft (3 m) of any structure.*

**1-10.10.6.2** *For other than one-and two-family dwellings, no hibachi, grill, or other similar devices used for cooking shall be stored on a balcony.*

**10.10.6.1.1** *Listed electric portable, tabletop grills, not to exceed 200 square inches of cooking surface, or other similar apparatus shall be permitted.*

The only exception are grills that intended by the manufacturer to be permanently installed. These grills must be installed in accordance with their listing (I.E. Underwriters Laboratories) and meet the requirements of the Florida Fire Prevention Code and Florida Building Code. Permits are required. This exception does not allow portable grills to be secured or fastened to the building.

Additionally, **NFPA 58-8.3.5**, 2017 Edition, states;

***Storage within residential buildings.*** *Storage of [LP] cylinders within a residential building, including the basement or any storage area in a common basement of a multiple-family building and attached or detached garages, shall be limited to cylinders each with a maximum water capacity of 2.7 lb (1.2 kg) and shall not exceed 5.4 lb (2.4 kg) aggregate water capacity per each living space unit.*

If additional information is required, please contact your Inspector or this office. A complete copy of the Florida Fire Prevention Code is available on the Florida State Fire Marshal's website.

Sincerely,

Sal Liberto  
Division Fire Chief  
Fire Marshal



## RECREATION FACILITY RESERVATION FORM

Private function rental to HOA members and residents is a privilege. Please be considerate of your neighbors and their entitled right to peaceful living while enjoying this privilege.

- 1. Reservations:** must be made in advance with the Office Manager to use the Recreation Room for private parties. Room is reserved on first come basis.
- 2. Clean condition:** Kitchen is to be cleaned; refrigerator must be emptied and wiped out, mop kitchen floor, and return chairs and tables to original order. Trash shall be removed and properly disposed of. A large trash can is available if needed. All table cloths must be returned clean, folded, and stored in cabinets.
- 3. No Signs or decorations** are to be placed on the doors, windows, stairways, walls, railings or pillars for private parties unless approved in advance by the BOD.
- 4. Heating and Air Conditioning** in the recreation room must be arranged with the Office Manager.
- 5. Arrival of guests:** Please station a greeter at the front lobby doors during arrival time. Please allow only recognized guests of your party. Other guests must use the guest call entry system.
- 6. Sound and noise** level including audio and visual electronics if used must be kept at a level not to disturb residents at any time or employees during office hours.
- 7. Resident/Owner must be present** and is responsible for the conduct of their guests.
- 8. Resident/Owner is responsible for any infraction of the rules and regulations by himself and/or his/her guests.**

Name \_\_\_\_\_ Email \_\_\_\_\_

Unit # \_\_\_\_\_ Phone # \_\_\_\_\_

Date requested \_\_\_\_\_ From: \_\_\_\_\_ To: \_\_\_\_\_

Type of Function \_\_\_\_\_ # Of Expected Guest \_\_\_\_\_

Boards on Pool table \_\_\_\_\_ Extra Chairs Needed \_\_\_\_\_

**Liability Release Statement:** I release Xanadu Condominium Association, Inc. from all liability for injuries and damages resulting from my use of the facility. I understand I am financially responsible for damages to the facility resulting from this event.

I agree to restore the facility to clean and undamaged condition upon vacating. I agree to the return of kitchen and or storage room keys immediately. I understand that additional repair or cleaning required will be billed to me and I agree to pay them within 10 days of notification.

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_



## **PEST CONTROL NOTIFICATION**

The Xanadu BOD have an annual contract with Martin Pest Control to provide Xanadu Owners with a free monthly bug services available the first Thursday of every month. Please contact the front office if you need/want to sign up for this service. You must sign up each month you want service. You may also sign up for regular quarterly spraying.





## **A/C Condensate Line Information Sheet**

The BOD routinely receives notification of floods affecting multiple owners because their A/C units have not been serviced and the A/C condensate lines are backing up causing flooding.

This can cause a lot of destruction not only in the unit not servicing their A/C unit, but to the units below them when the water accumulates and begins to flood units below them.

There are products you can purchase to monitor the condensate line and automatically shut off your A/C unit. The BOD is recommending all owners look into this type of purchase to prevent further problems.

There are a wide variety of products available to homeowners to prevent this from happening in the future. Just do a Google search for:

HVAC Condensate Overflow Shut-off Switch

The BOD would also recommend you make sure to include a check of your A/C Overflow Shut-Off Switch during your recommended annual inspection.

If you are not living in your unit full-time, this is highly recommended to have installed immediately. Additionally, it is highly recommended that A/C units be set no higher than 77 degrees to prevent mold. Owners are encouraged to have periodic checks of their unit when it is unoccupied. Please have your A/C condensate lines checked regularly.

Thank you.



## **Balcony Washing/Cleaning Schedule**

The BOD has been advised pressure washing the atrium, walkways, and exterior balconies is detrimental to the concrete. For this reason, the BOD has decided to allow homeowners to wash their exterior balconies with a hose on the **Each Monday**. As a homeowner/tenant, you will be allowed to hose off any dirt and debris during the hours of 8:30 a.m. and 11:30 a.m.

All homeowners/tenants who do not wish to have water on their balconies from units above them during these dates should close their hurricane shutters to prevent water entering their exterior balconies.

As always, you are allowed to wash off your balconies any time it is raining. Thank you in advance.



## **New Traffic Coating Maintenance Instructions**

Regardless of whether you have the upgraded traffic coating on your balcony, or the standard coating, the Gemstone concrete coating system will provide years of protection and performance if you follow these maintenance and cleaning guidelines. These guidelines apply to the atrium as well.

1. Keep the Area Clean—Dirt, gravel, sand, and debris should be regularly removed from the surface by a broom, blower, or water with pressure nozzle.
2. Wash Periodically—Clean the surface with water and a mild detergent solution. For best results, agitate the solution with a stiff bristle broom and rinse with water. NOTE ON SOLVENTS: Never use xylene, xylo, lacquer thinner, MEK, acetone, or any other solvent to clean the coating.
3. Planters and Flower Boxes—It is recommended that a planter with a self-contained drainage system be used. If planters freely drain onto the area, they should be moved every one to two months to allow the area to completely dry. However, it is preferable that planters be raised off the ground with 1" slats to allow circulation of air.
4. Furniture—All metal patio furniture should have rubber or plastic nosing on the legs. Avoid using iron or extra heavy furniture. Never drag across a surface. When moving heavy appliances or equipment, please use cardboard or carpet over surface.
5. Outdoor Carpet—Outdoor carpet or rubber mats should not be used over the Gemstone concrete coating system for any period of time. Never permanently glue carpet to the coating.
6. Suntan Oil/Lotion—Avoid getting suntan oil or lotion on Gemstone surfaces.
7. Report any permanent damage to the office.



**Spectrum Bulk Services**

**BULK CALL CENTER: Toll Free 1-833-697-7328**



## **Fasteners and Sealant Rules**

Xanadu has adopted and will follow the FEMA COASTAL CONSTRUCTION MANUAL – MAINTAINING THE BUILDING Accordingly, only the following designated stainless-steel fasteners and stainless-steel Tapcons are permitted along with the following fastening and sealant requirements.

Any fastener or other exposed accessories attaching to or penetrating a limited common or a common element shall be 304, 316 or 410 grade stainless steel. Powder actuated nails (Hilti or other) are prohibited. A fastener includes, but is not limited to, nuts, bolts, washers, screws, straps, and anchor bolts. These are commonly used for vent covers, screens, electrical junction box covers, conduit and pipe straps and condensing unit straps for attaching to support members.

Tapcon concrete fasteners are available in 410 stainless steel. Blue or White Tapcons are not approved. The diameter and length of the fastener shall comply with local codes and meet the load requirements for the item being fastened.

Additionally:

1. For horizontal surfaces, penetrations must be filled with MasterSeal NP1 or equivalent prior to fastener installation. NO EXCEPTION WITHOUT PRIOR WRITTEN APPROVAL.
2. For vertical surfaces, penetrations must be filled with GE All Weather PRO siliconized acrylic sealant or equivalent prior to fastener installation.
3. Fasteners shall be isolated from dissimilar metals by manufacturer installed washer or methods approved by the manufacturer's written instructions.
4. Where required, the fastener shall be flush with the mounted surface (e.g. sliding glass door tracks) and sealed to avoid or minimize water penetration.

These rules apply to all limited common and common elements including balconies and garages, including:

- Windows and Sliding Glass Doors, Hurricane and other shutters.
- Balcony mounted condensing units and associated fasteners.
- Signage fasteners, vent covers and screens.
- Conduit, junction boxes and accessories will be PVC or equivalent unless prohibited by code.
- Fasteners for these items including cover plates and straps will be stainless steel
- Rooftop condensing units and associated fasteners including tiedown straps.

1 Stainless steel is recommended because many galvanized (non-heavy gauge) products and unprotected steel products do not last in the harsh coastal environment. Corrosion can also affect fasteners for siding and connectors for attaching exterior-mounted heating, ventilation, and air conditioning units, electrical boxes, lighting fixtures, and any other item mounted on the exterior of the building. These connectors (nails, bolts, and screws) should be stainless steel or when they must be replaced, replaced with stainless steel. These connectors are small items, and the increased cost of stainless steel is small.



## **Emergency Hurricane Disaster Plan**

**NOTE: Xanadu Condominium should NOT be considered an evacuation location.** Hurricanes often result in Xanadu losing both power and water for days. This will cause the building to have no operational elevators, no running water, and no power. Owners should leave the building when an evacuation order has been issued for the barrier islands. **If you choose to stay against the advice of local officials, you do so at your own risk.**

By following the simple steps provided here and adapting them to fit your specific situation, you will be better prepared for a disaster.

### **FIRST THINGS FIRST:**

1. Determine your destination in the event an evacuation order is given (to a relative, a friend, a motel, a hotel or a public shelter).
2. On a map, outline the quickest and safest route needed to get to your destination. Remember bridges and low-lying areas may be unsafe for travel during a storm.
3. Review your insurance policies and coverage. Remember flood insurance is sold separately and you should have an HO6 insurance policy.
4. Take photos and/or video footage of your property before the storm. Store this information with your important papers. Make copies of the documents and photographs and leave them with someone you trust.
5. Close all storm shutters if you have them or secure windows with plywood. At the very least tape the inside of your windows.
6. Bring in all loose objects and furniture from your balcony and alcove.
7. Turn off electricity and water before evacuating your unit.
8. Travel with a basic disaster supply kit including a flashlight, batteries, cash, first aid supplies, and evacuation information.
9. Make sure your vehicle is in good, working condition, and stocked with gas and emergency supplies if you need to leave quickly.
10. Make sure to fill plastic bottles, bathtubs, and sinks with water for flushing toilets and drinking water.

### **ZONE 5 EVACUATION ROUTE AND LOCATION:**

Residents evacuate west on SR520 and shelter at Manatee Elementary School located at 3425 Viera Blvd, Viera.

IF YOU NEED TO EVACUATE VIA SPECIAL NEEDS (Medical or physical condition) , REGISTER ANNUALLY WITH THE EMERGENCY MANAGEMENT. [www.embrevard.com](http://www.embrevard.com) or (321) 637-6670



**PREPARING TO GO TO A SHELTER:**

- Bring all required medications and medical support equipment
- Dietary needs
- Food and water/liquids
- Sleeping gear
- Identification
- Important Papers
- Cash
- Comfort Items (games, cards, books, etc.)
- Personal Hygiene items
- Extra clothing (3-day supply)

**AT-HOME EMERGENCY KIT:**

- Two flashlights, a battery-operated radio, and six extra sets of batteries.
- A cooler, gel freezer packs, matches and lighter, and a camping stove with propane.
- Fire extinguisher, two-week supply of medicines, and first aid kit.
- Tarp, towels, camera and film, kitchen utensils, cell phone, and drinking water (1 gal per person per day).
- Non-perishable food, plastic trash bags, and zip lock bags.

**LOCAL PHONE NUMBERS:**

For Citizen Information 24/7	Dial 211
Brevard Information Line (During Disasters)	321-637-6674
Brevard County Fire Rescue (Non-Emergency)	321-633-2056
Brevard County Crime Tip Line	800-423-8477
Florida Information Line (During Disasters)	800-342-3557
Florida Power & Light (Report an Outage)	800-468-8243
Florida Emergency Management Agency (FEMA)	800-621-3362
Cocoa Beach Police Department (Non-Emergency)	321-868-2151

**AFTER THE STORM**

1. Make sure your loved ones know you are safe.
2. Determine if your home is damaged and check windows/doors for leaks.
3. Contact your insurance carrier for damages and file a claim as quickly as possible.
4. Cover up damaged property with tarps or bring valuables out of harm's way.
5. Take comparison photos to show property damage after the hurricane.



## **Owner Guidelines for Visiting (Emotional Support/Service) Animals**

Please review these guidelines for any visitors/guests spending time at Xanadu with their above described animals.

- 1) All Assistance Animals must be in the company and control of their owners while in the Xanadu common areas. Control means the animal must be harnessed, leashed, or tethered, unless these devices interfere with the animal's work or the individual's disability prevents using these devices. In that case, the owner must maintain control of the animal through voice, signal, or other effective controls.
- 2) All Assistance Animals are subject to the Association's noise and other nuisance requirements/restrictions.
- 3) The owner is responsible for all damage his/her Assistance Animal causes to the common area.
- 4) Assistance Animals are prohibited from being in the swimming pool or spa areas (per Florida Dept. of Health, Ch.64E-9).
- 5) Assistance Animal Owners are requested to be courteous to other Xanadu owners and their guests who might have animal-related allergies and fears.
- 6) The north side of the building may be used to allow assistance animal's relief. All animal waste products shall be picked up and disposed of properly by the Owner.
- 7) Per Federal FHA, Assistance Animal owners will be asked to remove their animal from the premises if 1) the animal is out of control and the owner does not take effective action to control it or 2) the animal is not housebroken.





**Board of Directors (EMERGENCY ONLY)**

John Miller (President) – 321-351-8446

Doug Waters (Vice President) – 410-507-3097

Lynn Barratt (Treasurer) – 407-242-8631

Tina Baker (Secretary) – 407-963-4936

Jay Stanton (Director) – 407-908-9195

Please call a BOD member for any emergencies or elevator service/repair.



## **Instructions for “Voting Certificates”**

A Certificate of Appointment of Voting Representative is being provided to determine who the voting representative will be for your unit if your unit is owned by more than one person or by a corporation. Please note the following information about CERTIFICATES OF APPOINTMENT OF VOTING REPRESENTATIVE ("Voting Certificates").

- 1) A Voting Certificate is for the purpose of establishing who is authorized to vote for a unit owned by more than one person (even if it is owned by wife and husband) or a corporation. A Voting Certificate is not needed if only one person owns the unit.
- 2) A Voting Certificate is not a Proxy and may not be used as such. Only an owner or the appropriate corporate officer may be named on a voting certificate not a third party.
- 3) A Voting Certificate must be signed by all of the unit owners or the appropriate corporate officer.
- 4) A Voting Certificate is enclosed with this notice for your use if needed.
- 5) The person designated in the Voting Certificate will receive a Second Notice pertaining to the annual election of Directors and be authorized to cast the Ballot for the election.

BY THE ORDER OF THE BOARD OF DIRECTORS



## **XANADU KEY FOB AGREEMENT**

Owner: \_\_\_\_\_

Unit(s): \_\_\_\_\_

This agreement concerns the Xanadu key fob system intended to protect the security and privacy of Xanadu owners, tenants and their guests. The key fobs and bracelets shall be collectively referred to as "Fobs" and will be provided following signature of this agreement. Signing this agreement affirms that you have the actual authority to represent all owners of the Unit (and tenants in the event of a tenancy) and any other owners have authorized you to bind them to this agreement. The Fob system has been designed and implemented to resolve problems with maintenance of the key system, and improve the quality of life for our community. By acceptance of your Fob you further agree:

1. The use of the Fob is subject to the rules and regulations of Xanadu as they exist now and as they may be amended from time to time. Fobs may be used solely by Unit owners or Tenants, and their authorized guests. Overnight guests are still required to be pre-registered with the Xanadu office when the owner is not in residence.
2. Each individual Fob must be synced at the Fob Updater station located outside the Xanadu office at least once every 365 days. Merely hold the Fob up to the updater pad until the light turns from blue to green. It will then be renewed for 365 days, or until your right of use otherwise terminates. Newsletters will periodically remind owners to sync their fobs.
3. You are the owner of the Fob(s) you purchased and each Fob will be separately registered to your unit.
4. Additional Fobs may be purchased from the Xanadu office. Xanadu has no obligation to repurchase a Fob when your right to use it terminates, but Xanadu will cooperate with the assignment of the Fob to another entitled person (for example, a new tenant or buyer). All Fobs assigned to a particular unit will be deactivated upon the Xanadu administration's knowledge of a renter or owner's termination. The Fobs can be re-activated and assigned to the new renter or owner in the Xanadu office during regular office hours.
5. Please report a lost or stolen Fob to the Xanadu office as soon as possible.

REMINDERS: All key fobs and bracelets are waterproof. Additional Fobs and Bracelets are available for purchase \$40.00 each in the front office. Please do NOT label the Fobs or Bracelets in any way that might link to Xanadu.

By Signature: \_\_\_\_\_  
Owner



**Certificate of Appointment of Voting Representative**  
**(NOTE – THIS IS NOT A PROXY – READ CAREFULLY)**

TO THE SECRETARY OF XANADU CONDOMINIUM ASSOCIATION, INC. (THE "ASSOCIATION"):

THIS IS TO CERTIFY that the undersigned, constituting either one of the co-owners or the Trustee/Manager/President/Managing Partner or other person in charge of the business entity, which is the record owner of Unit (Apartment) No. \_\_\_\_\_ have/has designated

\_\_\_\_\_  
(Insert **only** the name of a Co-Owner, Trustee or Person in charge of the Business Entity owner as the Voting Representative for the Unit)

as the person authorized to cast all votes and to express all approvals that the unit owner may be entitled to cast or express at all meetings of the membership of the Association and for all other purposes provided by the Declaration of Condominium of the Condominium, and the Articles and By-Laws of the Association. This person is also authorized to appoint a proxy on behalf of the Unit.

THE FOLLOWING EXAMPLES ILLUSTRATE THE PROPER USE OF THIS CERTIFICATE:

- (i) Unit owned by John Doe and his brother, Jim Doe. Voting Certificate required designating **either** John or Jim as the authorized Voting Representative. (NOT A THIRD PERSON BECAUSE THIS FORM IS NOT A PROXY. THE VOTING REPRESENTATIVE MAY APPOINT A PROXY LATER IF HE/SHE DESIRES.)
- (ii) Unit owned by Overseas, Inc., a corporation. Voting Certificate must be filed designating person entitled to vote, signed by President or Vice-President of Corporation and attested by Secretary or Assistant Secretary of Corporation.
- (iii) Unit owned by John Jones. No Voting Certificate required.
- (iv) Unit owned by Bill and/or Mary Rose, husband and wife. Voting Certificate designating **either** Bill or Mary as the voting representative. (NOT A THIRD PERSON - SEE ABOVE)
- (v) Unit owned by the XYZ trust, Mary Smith grantor and trustee, Bill Smith beneficiary. Voting certificate designating either Mary Smith as the voting representative, or Bill Smith, but only if Bill Smith, the beneficiary, occupies the unit. Proof of the terms of the trust are required.

This Certificate is made pursuant to the Declaration of Condominium and the By-Laws and shall revoke all prior Certificates and be valid until revoked by a subsequent Certificate.

DATED the \_\_\_\_\_ day of \_\_\_\_\_, 201 .

\_\_\_\_\_  
CONDOMINIUM OWNER/Office if applicable

\_\_\_\_\_  
CONDOMINIUM OWNER/Office if applicable

\_\_\_\_\_  
CONDOMINIUM OWNER/Office if applicable

**NOTE: This form is not a proxy and should not be used as such. Please be sure to designate one of the persons listed above as the Voting Representative, not a third person.**



## Record Title Owners Information

Unit number: \_\_\_\_\_

Date: \_\_\_\_\_

Name Of Owner(s): \_\_\_\_\_

Other addresses: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Email address(es): \_\_\_\_\_  
(this cannot be used for any  
correspondence without  
owner authorization) \_\_\_\_\_

All contact phone numbers  
that you can be reached at: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Fax number (if available): \_\_\_\_\_

Emergency contact  
Names and numbers: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Any other important  
information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



## **HO6 Condo Insurance Policy**

The HO6 insurance Policy is the most common type of policy used to insure town homes and condos in the United States. It is commonly referred to as HO6 Condo Insurance or HO6 Townhome Insurance.

### **The HO6 is a Named Perils Policy**

The HO6 is a named perils insurance policy. A named perils insurance policy specifically lists all the perils that the policy will insure. If an event damages or destroys property that is not included on the list of perils covered in the policy, the HO6 will not insure the belongings damaged as a result of that particular event.

### **HO6 Insurance Policy Perils**

The following 16 perils are the perils that a standard ho6 insurance policy will insure:

1. Fire or Lightning
2. Windstorm or Hail
3. Explosion
4. Riot or Civil Commotion
5. Aircraft
6. Vehicles
7. Smoke
8. Vandalism or Malicious Mischief
9. Theft
10. Volcanic Eruption
11. Falling Objects
12. Weight of Ice, Snow, or Sleet
13. Accidental Discharge or Overflow of Water or Stream
14. Sudden & Accidental Tearing Apart, Cracking, Burning, or Bulging
15. Freezing
16. Sudden & Accidental Damage from Artificially Generated Electrical Current

### **Differences between HO6 Condo Insurance and a Regular Home Insurance Policy**

Condo insurance is very similar to home insurance, but there are a few areas where HO6 insurance deviates in coverage. The most notable differences are how the Dwelling coverage and Other Structures coverage are calculated. In both scenarios, the amount of insurance needed is much less for condo policies.



## The HO6 and Dwelling Coverage

In order to fully understand why Dwelling coverage amounts differ between condo and home insurance policies, we first need to understand the fundamental differences between condos and homes. When a person owns a home, she is responsible not only for the upkeep of her home (the actual dwelling), but also for the grounds (her front yard, back yard, etc.) as well as all the other buildings on the property (pools, fences, mailbox, etc.). With the possible exception of a fence (fences may be co-owned by neighbors), the detached single family home owner bears all the responsibility for upkeep and repair.

Now let's look at a condo. When a person owns a condo, he is responsible only for the upkeep and repair of the portion of the condo complex he *fully* owns. Although a condo owner typically has full access to amenities (the pool, weight room, etc.), he doesn't technically have full ownership of these areas. For example, condo owner A couldn't kick condo owner B out of the community pool because he wants his privacy.

Most condo owners only *fully* own the interior of the condo. The floors, walls, ceilings, and "studs-in" are all part of the condo owner's responsibility. The roof, the community pool, the mailbox areas are all typically community owned, thus the community is responsible for upkeep and repair.

Now that we understand the fundamental difference between condos and homes, it will be a little easier to explain why the ho6 requires a relatively small amount of Dwelling coverage. The owner of a 1500 square foot home needs to have enough coverage to replace not only the interior of the home, but also the exterior walls, roof, central air, heating system, etc. The owner of a 1500 square foot condo, on the other hand, doesn't have to insure the roof, the exterior walls, the central air, and the heating system. These are all covered by the community. Due to the responsibilities of the home owner vs. the ho6 condo insurance owner, it's clear to see that the home owner will need much more insurance for the Dwelling than a typical condo or townhome owner will need.

## The HO6 and Other Structures Coverage

The amount of Other Structures coverage in HO6 insurance is calculated similarly to Dwelling coverage. The main difference is that the condo owner will not usually have other structures that need coverage. Does this make sense?

When we really start to think about it, it makes quite a bit of sense. Is the condo owner responsible for fixing the community mailbox if it breaks? Is he responsible for fixing the pool if it clogs? Is he responsible for fixing the roof of the clubhouse or even the roof of the building he shares with 4 other owners? The answer to all of these questions is no, the condo owners associations is responsible for taking care of all of these situations. Due to the fact that most condo owners have no outbuildings which they own outright, they typically have no Other Structures coverage.

## The HO6 Insurance Policy is the Only Policy Available for Condo and Townhome Owners

The one insurance limitation to condo and townhome owners is that they have only one insurance option; the ho6 insurance policy. Homeowners get to pick between varying degrees of coverage and many different types of insurance policies; the [HO1](#), [HO2](#), [HO3](#), [HO5](#), and so on. Unfortunately, condo owner don't have the luxury that homeowners have. If a condo owner doesn't like the coverage the HO6 offers, he has very few others options. Despite this limitation, the HO6 is an excellent insurance policy and is typically sufficient coverage for most condo owner's needs.