

RULES AND REGULATIONS



**CANTERBURY MEWS CONDOMINIUM ASSOCIATION
815 DARRETT COURT
SEWELL, NJ 08080**



Phone: 856-589-8668

Fax: 856-589-6272

www.galmangroup.com

canterburymews@galmangroup.com

Dear Canterbury Mews Resident:

In order to promote a smooth transition into your new home and community, it is important to read all correspondence and to return the requested information attached to the Management Office, located within the clubhouse.

“PRIDE OF OWNERSHIP” is an expression we would like to communicate to you and other owners. Please feel free to contact us with any questions that you may have with regard to the association operations.

Enclosed are the adopted Canterbury Mews Rules & Regulations, which we ask you to thoroughly review. This version replaces all other versions previously published. The Board of Directors and Management seek every owner and tenant’s cooperation in complying with these Rules & regulations. A special effort will be made to enforce these policies. Issuance of violation warning letters and subsequent fines will be a top priority.

Questions or issues regarding the Rules & Regulations may be addressed to the Management office at 856-589-8668 or in writing. You may drop a note in the mailbox at the clubhouse or email CANTERBURYMEWS@GALMANGROUP.COM.

We appreciate everyone’s cooperation in making Canterbury Mews a better place to live!

CANTERBURY MEWS CONDOMINIUM ASSOCIATION RULES & REGULATIONS

As joint owners in the common elements of the Canterbury Mews condominium unit owners ---- and by extension, their families, tenants and guests -- share responsibility to make the community a pleasant place to live for all of us. This enhances our quality of life, while protecting the considerable financial investment our units represent.

Only the residents of a community can establish the kind of team spirit and culture needed to foster the neighborly environment that can make Canterbury Mews a truly outstanding place to live.

To facilitate this, the Board of Directors, on behalf of the Association, has adopted the following guidelines (i.e., Rules & Regulations) which aid in safeguarding the property, safety, privacy and peace of mind of our neighbors and ourselves. These Rules & Regulations are, in addition to and consistent with the use and restrictions as outlined in the Master Deed and By-Laws.

General

- All requests, inquiries and complaints related to Canterbury Mews shall be **made in writing** and sent to 815 Darrett Court, Sewell, NJ 08080 or emailed to canterburymews@galmangroup.com.
- Unit owners who are delinquent in payment of condominium fees shall not be permitted to use the pool, nor participate in any of the governing activities of the condominium. Renters whose owners are delinquent in payment of condominium fees shall not be permitted to use the pool area until dues are paid in full either.
- Unit owners, residents or any of their agents, employees, licenses or visitors shall not, at any time, bring into or keep in their units any flammable, combustible or explosive fluids, materials, chemicals or substances except for household use and in household quantities.
- Kerosene heaters are prohibited from use at Canterbury Mews.
- Fire pits are prohibited from use at Canterbury Mews.
- Toilets and other drains to the building shall be used only for the purpose they were designed. (Any damage in the common plumbing, resulting from misuse of plumbing and/or drains in a unit shall be repaired by and paid for by the owner of the unit. This includes damage from seals or caulk).
- In addition, any repair of interior damage including, but not limited to, sub-pumps or lack of toilets, drains windows, skylights, floors, walls, doors, etc., is the responsibility of the unit owners. The interior of a unit and walls are owned by the unit owner and are their responsibility for repair and/or replacement. In addition, heating and air conditioners are also owned individually, and are not the Association's responsibility.
- Unit owners and residents shall not direct, supervise or, in any manner, attempt to assert control over any employee of the Board or Management. Unit owners and residents shall not hire or direct such employees on any private business of the owner or resident during the hours the employees are employed by the Board or Management.
- A minimum temperature of 65 degrees Fahrenheit will be maintained in all units during the cold weather months (between November 1st & May 1st) to prevent potential damage to common plumbing through freezing of pipes.
- Quiet hours are observed from 10 p.m. to 6 a.m. No unit owner or resident shall make or permit any noise that will disturb or annoy the occupants of any other units during these hours.
- Fireworks are NOT permitted to be set off within the property and confines of the Association.
- All unit owners and tenants must provide the Condominium Association with their telephone numbers (home/business) for emergency purposes. Please also provide an email if available by emailing us at: canterburymews@galmangroup.com.
- Real estate signs are to be placed in windows only, with the exception of Open House signs, which must be removed after the Open House has concluded.

- NOTHING is permitted to be installed into windows, including but not limited to air conditioning units and window fans. Unit owners may be fined on a daily basis for being in violation.
- Dryer vents are to be cleaned every other year and proof of cleaning is due to the Association in June of every even year. (ex. 2022, 2024, 2026, etc). Please refer to the attached Dryer Vent Resolution for more details.
- Functioning chimneys should be inspected annually prior to use.

BUILDING ACCESS PARKING AND DRIVEWAYS

Parking areas and lines spaces have been designed to provide both convenience and aesthetics for residents. As in most situations of possible contention, the use of common sense and consideration for your neighbors can enhance community rapport and avoid conflicts.

- Each household is permitted 2 parking spaces.
- Numbered parking spaces are assigned to owners. Owners must park in their own space, and guests or other residents must use unnumbered spaces only.
- Parking is allowed in designated lined parking spaces - only within these spaces and limited to the parking of one vehicle each.
- Any vehicle that does not fit within the lines (including hitches) of a parking space is deemed to be oversized and MUST be parked in the Clubhouse parking lot.
- Handicapped spaces will be assigned upon written request from residents, as needed. In addition to a written request, the resident must have State-issued handicapped plates. The assigned handicapped spaces will be marked and will be the same space in the resident's regular assigned space (i.e., the handicapped space will NOT be in addition to the space that the resident is already entitled to).
- Parking of commercial vehicles of any kind (i.e., vehicles which have commercial plates, are more than 2 axles, or have advertising printed/displayed on the vehicle), or recreational vehicles, trailers and campers is prohibited. Commercial vehicles with only 2 axles may park in the Club House parking area along the side of the dumpster. Trucks and vans with ladders mounted on the roof are also prohibited from parking in the courts, but may use the Club House Parking area in the same place as above. Commercial vehicles may be parked on common grounds for periods, as necessary, for deliveries or contractor work on units.
- Any Owner's vehicle and/or any unauthorized vehicle that is parked or stored in Canterbury Mews for an extended period of time (after one week) will be towed at the owner's expense. All vehicles must be properly registered and licensed.
- Unit owners are only permitted to park up to two cars in the parking lot designated for their unit, additional vehicles should be parked in the Clubhouse parking lot.
- Any vehicle without the current registration or on blocks will be removed with a 48-hour period. We will have the vehicle towed at the owner's expense.

- Motorcycles, motor bikes, mini bikes, mopeds, electric scooters or any other terrain vehicles shall not be parked or stored on patios. None of these shall be driven anywhere on Canterbury Mews property by unlicensed persons. These vehicles are also prohibited from being driven on any grassy areas throughout the community.
- There shall be no repair or maintenance of any vehicle anywhere on the common grounds, with the exception of head lamps, flat tires and jump starting.
- Washing and waxing of vehicles is permitted in parking area only. Washing or waxing vehicles on grassy areas is prohibited.
- The speed limit within all Canterbury Mews (roads, driveways, parking lots) is 15mph. Please observe all stop signs in the community.
- Walkways, entrances, passages and courts surrounding the buildings shall not be obstructed.

PATIO/DECK/LAWN USE

Patios, decks and lawns are limited common areas intended for the use and enjoyment of residents, allowing them to enjoy the outdoors in close proximity to home. However, patios, decks and lawns are also visible to the outside and thus affect the visual appeal of the buildings for your neighbors and potential owners.

- Patios and decks are not storage areas and shall not be used for trash cans, spare tires, boxes, etc. Patio furniture is acceptable, but must be restricted to the patio or deck and shall not be placed on the grass. Bicycles may be stored on patio/deck/porches, except during winter months, at which time they should be moved to inside storage. Bicycles should not be left on common grounds.
- Patios and areas surrounding the building should be left litter and clutter free. Any and all eyesores are subject to fines and violation letters.
- New Jersey State law prohibits gas grills, decks and patios in the flats. They may be used at the townhouse but must be stored or used at least **ten feet** from any wall on any building. Grills, electric or charcoal used at the flats must also be used away from any exterior walls. Propane tanks may not be stored in storage areas or indoors.
- Clothes, bedding, laundry or the like shall not be hung, altered or dried from windows or on patios. Outdoor clothes lines shall not be used at any time.
- Nothing may be stored or left on the lawn or other common areas at any time. During times of use only, patio furniture may be placed on lawn areas immediately adjacent to the resident's unit.
- Storage units must be placed inside the confines of your own deck or patio and should be limited to no more than 1 box, not to exceed 3 feet tall, by 3 ft deep by 6 feet wide. All existing deck boxes will be grandfathered.

TRASH DISPOSAL

To maintain our common areas in a pleasing and sanitary condition, and to avoid extra trash removal expenses that could result in higher monthly fees, all residents MUST properly dispose of waste material in the dumpsters provided.

Please place all bagged trash into the dumpsters for pick-up. Recyclables are to be separated in the two totes provided.

- Trash shall be placed in tied plastic bags.
- Trash bags shall be placed inside the dumpsters. If the dumpster is full, another dumpster (at a nearby court) should be used, or residents should hold trash inside their units until the dumpsters are emptied. Under no circumstances shall trash of any kind be left outside the dumpsters.
- Trash shall not be burned anywhere on the common grounds.
- Large items should be placed outside the dumpster of the Clubhouse, including but not limited to couches, furniture, rugs, and appliances. **Residents should contact the management office when discarding these items.**
- Boxes must be broken down.
- The following should NOT be placed at the dumpsters:

HAZARDOUS WASTE

Wet paint thinner
Solvents, corrosives
Any hazardous waste
Batteries, drums, pallets

NON-COMPACTABLE WASTE

Tires
wood or lumber (unless cut into
3ft lengths)
concrete, asphalt, bricks, cinder blocks
Construction material, iron
Dirt in large quantities

- Christmas trees shall be placed at the Clubhouse Dumpster no later than January 15th
- If you are discarding appliances and/or bulk pick up, please contact the Management Office at 856-589-8668 so proper arrangements may be made for the removal of these items. There is a \$25.00 fee for appliance pick up.

APPEARANCE/ALTERATION OF BUILDING AND GROUNDS

It is important to safeguard the structural integrity of the buildings for our safety and security. To provide aesthetic appeal of the condominium buildings – which helps protect and enhance their value and our investment – it is essential that their visual appearance be pleasant, standard and consistent with the architectural designs. Please keep this in mind when choosing decorator items which will be visible from the outside of the building.

- Building exteriors or any of the common area grounds may not be altered in any way without written approval from the condominium Board.
- Doors and windows are the unit owner's responsibility to replace and repair. You may change the windows or door(s) but they must be consistent in style to the original style. Windows must be white, of the same size and must have the grids. The front door must be the same style as the original and must be painted the same color as the rest of the doors in the complex. Benjamin Moore –Soft gloss satin – Seastar #2123-30. The paint color is exterior machine and deck enamel and the color is Longport). The Association only paints front doors when the painting cycle for the building is due. Sliders must also be consistent with the original. Any variation on the sliders are granted only by requests and approval of the Board. Painting of deck doors is the owner's responsibility.
- Storm doors installed by unit owners must be white in color and conform to the doors illustrated on the attached sheet.
- Winter holiday decorations, including lights and other exterior displays, shall be put up no earlier than Thanksgiving weekend and taken down no later than January 31st. Any power cords used for lighting must be UL listed.
- Inflatable lawn decorations are not permitted.
- All other Holiday decorations, including lights and other exterior displays, shall not be put up any earlier than two weeks before and two weeks after the holiday.
- Decorative deck/patio lighting in the rear of the property must be turned off by 11:00 PM. Any power cords used for lighting must be UL listed.
- Statues and other lawn ornaments require architectural approval, excluding banners and flags.
- Any plastic used to cover windows and patio doors for energy conservations in winter shall be affixed inside the unit, not on the outside, and must not be visible from the outside.
- All window replacements must be approved by the Association. Requests should be made with the Architectural Change Form and will be reviewed by the Board. Residents are responsible for any and all damage to the building as a result of the improper installation of flashing or counter flashing associated with replacement windows. If a resident chooses to

install their own window or utilize a contractor not on the pre approved list, they will be responsible for an inspection fee to ensure that the windows and doors are properly flashed, counterflashed and installed.

- All landscaping plans, other than the Board's blanket approval of edging front beds, planting flowers or shrubs must be approved in writing by the Board. No flowers or bushes exceeding 12 inches are permitted.
- All windows and patio/deck doors in units shall have proper window coverings (blinds, drapes, shades, or curtains within thirty (30) days of settlement). The side of the window coverings showing from the outside should be white or beige. Exceptions to the timing requirement may be made in the case of a delay in delivery or custom drape order requiring a longer manufacturing period. Exceptions are valid only by approval in writing from the Board, granted upon presentation of proof of order or delay from the resident's vendor.

RECREATIONAL ACTIVITIES/FACILITIES

- Bicycles, tricycles, etc. shall not be ridden on the grass.
- Children are not permitted to play ball in the parking lots, due to the possible damage to vehicles, buildings, windows, etc. In addition, children may not climb trees, electrical boxes or damage road reflectors/markers within the courts or commit general vandalism.
- Sporting equipment, such as basketball, hockey, and soccer nets are not permitted in the parking lots.

PETS

We ask that residents/renters who have pets, to have consideration for your neighbors. Dogs and cats left outside to roam freely do not often endear them to one's fellow residents. In addition, this can be a liability as they may bite and injure someone – or possibly be hit by a car. Also, no one likes to step in a pet's waste – please clean up after your pet so they will be a welcome member of the community, too.

- Dogs, cats, caged birds and tropical fish may be kept as domestic pets, provided they are not kept for commercial purposes, or for breeding. Animals, livestock or poultry of any kind, regardless of number, shall not be kept, bred, boarded or raised within any unit or any of the common grounds.
- Pets shall not roam freely on the community grounds. They must be carried or leashed and accompanied by their owners or a designated responsible person within the condominium areas.
- Pets shall not at any time be left unattended or tied or chained in front of, on the patio or behind a unit or anywhere else on the common grounds.

- Please refer to the attached Pet Curbing Resolution for specific rules on dogs within the Association.

- A1. First violation- \$50
- A2. Second violation-\$150 within the previous 12 month period of the first violation
- A3. Additional offenses- Up to \$500 per violation within the previous 12 month period of the two prior violations.

Water Infiltration

Recently, at least two owners had damage to their and other units due to hot water heaters and/or washer hoses bursting unexpectedly.

One of the ways to protect your unit and your neighbors unit(s) is to close the water to the washing machine when it is not in use. The damage caused by this type of leakage is major.

If you live under or on the side of a unit and experience a major infiltration of water into your unit, immediately call MUA at 856-227-0880 to turn the water off.

The Association cannot enter into the units and this would fall under the responsibility of the unit owner. The same procedure should take place with a faulty hot water heater.

You may experience minor leaks due to other types of plumbing issues; this also is the responsibility of the unit owner. You should then call a plumber to repair the problem.

All damages should be reported to your insurance company, not the Association.

POOL

Residents and guests shall abide by the pool rules and regulations, which will be sent to owners at the beginning of the pool season.

COMPLIANCE WITH RULES AND REGULATIONS

We ask that all owners and residents be responsible adults who will have respect for themselves, their neighbors and their community. However, to ensure that any irresponsible people do not spoil the enjoyment of others, these rules and regulations have been adopted and will be enforced.

- Owners and residents have the responsibility to abide by the rules and regulations and to report violations to the Board or Management, preferably in writing, so the information may be on record if needed in court.

- The Board or Management has the authority to require corrective action from the violator and to assess fines when necessary.
- Violators who are reported will receive a notice requesting corrective action) within five (5) days of the notice or longer, depending on the violation. Failure to correct or abate the violation within the given time period after notice will result in an initial fine of \$10. Each violation thereafter will be increased by increments of \$25, beginning with \$25. Collection of the fines will be enforced against any member involved, as if the fine was a common fee owned by the member. This could result in a lien on the owner's unit or either legal action necessary to collect the fine.

Violation Schedule:

First Warning

First Violation Notice \$10

Second Violation Notice (7 days after unless otherwise specified) \$25

Third Violation Notice (7 days after unless otherwise specified) \$50

Fourth Violation Notice (7 days after unless otherwise specified) \$75

And so on.

- **The Board reserves the right to remedy the violation at the expense of the unit owner after the first warning.**

TENANTS

All unit owners leasing a unit to a tenant must lease the property for a period no shorter than one year. The lease must specify that it is subject to the Master Deed and By-Laws, as well as the Rules & Regulations of the Canterbury Mews Condominium Association. A copy of the rules and regulations must be attached as an addendum to the lease. A copy of the lease must be furnished to the Management Company within thirty (30) days of the execution of said document. Any owner who becomes delinquent in their fees and whose unit is leased, will have the rent collected through the courts to pay their fees.

COMMON COURTESY

Please keep in mind that, as in any pleasant neighborhood, some simple common courtesy can make the difference between a pleasant environment and a frustrating experience. Please have consideration for your neighbors by respecting their privacy and refraining from using the areas directly in front or behind their units; congregating in the parking lots is also prohibited. Please be sure to entertain in your home or on your patios, during regulated hours, and not in the parking areas. Refrain from using foul/offensive language or shouting on the common or play

areas, where it may be overheard by children or others. Please inform your children and guests of the rules and see that they conform to them. If you have a problem with your neighbor, please discuss the situation with them directly, and try to come to any amicable solution. Personal issues not covered under the Rules & Regulations cannot be resolved by the Management.

ACH

Attached you will find a form to be returned to The Galman Group if you wish your fees to be automatically deducted from your checking account. This was done in an effort to facilitate the paying of fees for the homeowners.

CANTERBURY MEWS CONDOMINIUMS

DOG REGISTRATION

OWNERS NAME: _____

ADDRESS: _____

PHONE NUMBER: _____

NAME OF DOG: _____

TYPE OF DOG: _____ COLORS: _____

NOTABLE MARKINGS: _____

MUNICIPAL DOG REGISTRATION #/DATE: _____

RABIES VACCINATION #/DATE: _____

Return to office!

Please call Management office for a copy of this form.

CHANGE TO THE EXTERIOR OF THE UNIT REQUIRES AN APPROVAL BY THE BOARD OF DIRECTORS. A COPY OF THE ARCHITECTURAL CHANGE FORM IS NEEDED. ANY CHANGE TO THE EXTERIOR BECOMES THE RESPONSIBILITY OF THE CURRENT AND ANY NEW OWNER. THIS INCLUDES CONCRETE OR DECKING OVER CONCRETE.

INSURANCE

Each homeowner must purchase insurance, an HO6 policy-condominium insurance coverage policy, to cover the interior of the unit and all that is in the unit. This is the responsibility of each owner and would provide coverage in case of damages that may occur to the interior or possessions. Condominium coverage in place by the Association covers exterior of the buildings and grounds. In case of a fire, both insurances would come into play. Note that air conditioning, heating, plumbing, appliances and windows and doors fall under the owner's policy. The documents for the association also state that "THE INSURANCE MAINTAINED BY THE ASSOCIATION DOES NOT INSURE THE CONTENTS OF ANY UNIT, NOR AGAINST THE LIABILITY OF ANY UNIT OWNER ON ACCOUNT OF HIS OWN ACTS OR OMISSIONS. THE SPONSOR RECOMMENDS THAT EACH UNIT OWNER PROCURE AND MAINTAIN THROUGH HIS OWN INSURANCE AGENT ADEQUATE INSURANCE AGAINST PROPERTY DAMAGE TO HIS UNIT, AND INSURANCE AGAINST LIABILITY FOR OCCURRENCES WITHIN HIS UNIT OR OCCURRENCES WHICH OTHERWISE MAY GIVE RISE TO PERSONAL LIABILITY. EACH SUCH POLICY MUST, HOWEVER, CONTAIN A WAIVER OF SUBROGATION OF ALL CLAIMS AGAINST THE ASSOCIATION OR OTHER UNIT OWNERS."

OWNER INFORMATION FORMS

ALL OWNERS AND TENANTS SHOULD COMPLETE AN OWNER INFORMATION FORM (OIF) IN ORDER FOR THE ASSOCIATION TO HAVE ACCURATE RECORDS IN CASE OF EMERGENCIES, ETC. NEW FORMS SHOULD BE COMPLETED ANY TIME A CHANGE IN RESIDENCE STATUS OCCURS, I.E. LEASING OF UNIT, SALE OF UNIT.

RESALES

UNIT OWNERS SELLING THEIR UNIT MUST HAVE THEIR REAL ESTATE AGENT CONTACT THE ASSOCIATION AS SOON AS A CONTRACT IS SIGNED AND SETTLEMENT DATE AGREED UPON.

THE REAL ESTATE COMPANY MUST SUPPLY THE GALMAN GROUP WITH THE NAME OF THE BUYER, THE DATE OF THE SETTLEMENT AND THE FULL NAME AND ADDRESS OF THE MORTGAGE COMPANY AS IT IS TO APPEAR ON THE CERTIFICATE OF INSURANCE.

A RESALE LETTER AND A CERTIFICATE OF INSURANCE WILL THEN BE ORDERED FOR THE SETTLEMENT.

**CANTERBURY MEWS CONDOMINIUM ASSOCIATION
815 DARRETT COURT
SEWELL, NJ 08080
APPLICATION FOR CHANGE OR ALTERATION**

NAME: _____ **DATE:** _____

ADDRESS: _____

DIRECTIONS: Complete this application and mail to the address above. Copies of this Application should be submitted to the Township Zoning / Building Permit Office to aid you in obtaining the necessary permits, if required. 1. Draw a simple sketch to indicate location, dimensions, materials, color, and any other pertinent information and attach to this application.

2. Attach a diagram of the common area surrounding your condominium and draw to scale the structure and/or landscape changes.

3. Submit five (5) copies of each of this application form, plans, diagrams and drawings.

CHANGE OR ALTERATION REQUESTED: _____

NAME OF CONTRACTOR: _____

PLEASE INCLUDE A CURRENT CERTIFICATE OF INSURANCE WITH YOUR APPLICATION.

This request is valid for sixty (60) days from the date of approval. If work is not completed within this time period a new request must be submitted. No work may be started until notice of approval has been received.

As the condominium owner, I/We agree to be totally responsible for the entire installation, maintenance and upkeep; this includes but is not limited to replacement and insurance, of the above alteration, if approved. The owner submitted plan and this approved application will be made part of any agreement of sale that I/We may enter into for the above mentioned Condominium Unit.

I/We will be responsible for contacting the sprinkler contractor to move or cap any heads which might be under any deck or patio addition or interfere in any way with the alteration. It is understood that the cost of moving or capping heads are also my responsibility.

CONDOMINIUM OWNER(S): _____ **DATE:** _____

(SIGNATURE)

_____ **DATE:** _____

(SIGNATURE)

UNCONDITIONAL APPROVAL* _____

CONDITIONAL APPROVAL* _____

REJECTED _____

_____ **DATE:** _____

ASSOCIATION PRESIDENT

***ALL APPROVED APPLICATIONS ARE SUBJECT TO TOWNSHIP APPROVAL, IF REQUIRED**



June 15, 2019

Canterbury Mews Condominium Association
c/o Galman Group
P.O. Box 646
Jenkintown, PA 19046

Re: The Association Master Insurance Policy and the Unit Owners Policy

PROVIDE A COPY OF THIS LETTER TO YOUR HOMEOWNERS INSURANCE AGENT

Dear Unit Owners:

Canterbury Mews Condominium Association has purchased insurance through Lindsay Insurance Group, Inc. This provides coverage for the building and the association liability. However, since the building coverage is limited under the association policy, each unit owner should have a Unit Owners (HO-6) insurance policy to cover their unit and their liability. Following is a description of what is covered by the association policy and what should be covered by your HO-6 insurance policy.

Association Master Insurance Policy:

The association master insurance policy provides property coverage for the building on a guaranteed replacement cost basis with a "special" cause-of-loss coverage form. The association property policy has a \$10,000 per occurrence property deductible for all covered claims except for ice damming, water damage and sewer backup claims, which are a \$10,000 per unit deductible. The association master policy will not respond with coverage until the damage exceeds the deductible. Each unit owner is responsible for damage to their unit that is below the deductible, (discussed under Unit Owners, HO-6 section).

The building coverage of the master insurance policy includes coverage for originally installed fixtures and equipment in the units. This includes: drywall, paint, flooring, cabinets, etc., but only those items that were originally installed by the builder. All upgrades and improvements & betterments are the unit owners' responsibility, (discussed under Unit Owners, HO-6 section).

Liability coverage for the association common area is also provided by the association master insurance policy. Because this coverage only applies to the association common area, each unit owner needs to have their own liability coverage, (discussed under Unit Owners, HO-6 section).

Unit Owners, (HO-6), Insurance Policy:

Each unit owner should purchase a Condominium Unit Owners Policy, (HO-6 Policy). This policy provides coverage for the building, your own personal contents, personal liability and loss of use.

The association policy only provides coverage for damage to the building and unit that exceeds the association property deductible. Therefore, each unit owner needs to have enough building coverage on their own HO-6 insurance policy to cover at least \$10,000 of damage to their building/ unit. In addition, each unit owner should have coverage for upgrades and improvements & betterments made to their unit.

Sewer backup coverage should also be requested.

Unit owners should also ask that the HO-32 endorsement or similar endorsement be added to your policy. This will provide coverage on a "special cause of loss" coverage form for your improvements and betterments.

Personal contents includes your clothes, furniture, stereo, television, etc., (any items that you moved into the unit after you bought your condominium unit). This coverage should be provided on an "all-risk" basis with replacement cost coverage. Certain items such as jewelry, silver, etc. should be discussed with your HO-6 agent and properly scheduled on your policy.

Personal liability coverage is also included in your HO-6 policy. You should make sure that this includes personal injury as well as bodily injury and property damage liability. The limit of liability coverage and a possible umbrella liability policy should be discussed with your agent.

Other coverages that you should review with your HO-6 agent include; loss of use, which provides coverage if you cannot live in your unit after a covered loss, and loss assessment.

Unit owners that rent out their unit still need to have property and liability coverage for their unit. Property coverage to cover the building items mentioned above along with coverage for any contents you may have in the unit. This coverage can be obtained by purchasing a fire policy. Liability coverage can be extended from your homeowners' insurance policy by adding this unit location to your homeowners' policy. You also need to consider loss of rents coverage in the event the unit is not habitable after a covered loss and loss assessment coverage.

Unit owners that rent out their unit should also require that their tenants purchase a Tenants Policy, (HO-4) to cover their contents, liability and loss of use. The unit owner should be named as landlord, (additional insured), on the tenant's policy. This will help protect the unit owner as landlord in the event the tenant is the cause of a loss.

This is a brief insurance description of coverage provided by the master insurance policy and coverage that should be reviewed by unit owners with their condominium unit-owners policy, (HO-6), insurance agent. This is not intended as a substitute of the actual terms and conditions of the master insurance policy. You must refer to the actual policy(s) for the specific terms and conditions. Since every HO-6 company is different, you must discuss your insurance situation with your particular agent.

Best regards,
Lindsay Insurance Group, Inc.

CERTIFICATES: www.lindsayinsurance.com
Email: info@lindsayinsurance.com

CANTERBURY MEWS CONDOMINIUM ASSOCIATION, INC.

(the "Association")

POLICY RESOLUTION NO. 3

REGARDING PET CURBING

WHEREAS, Canterbury Mews Condominium Association, Inc (the "Association") was created by, among other things, a Master Deed and dated June 20, 1985 and recorded April 9, 1986 in the Gloucester County Clerk's office in Deed Book 1541 Page 862, et seq. First Amendment in Deed Book 1755 Page 155, as same may now or hereafter be lawfully amended; and

WHEREAS, the Association, Inc. (the "Association") Master Deed Paragraph 2 (f) provides that No animals, rabbits, livestock, fowl, or poultry of any kind shall be raised, bred, or kept in any Unit or in the General Common Elements, except as may be permitted by the Rules and Regulations of the Association.

WHEREAS, the Association shall have the power to make such Rules and Regulations as may be necessary to carry out the intent of these use restrictions, and shall have the right to bring law suits to enforce the Rules and Regulations promulgated by the Association. The Association shall further have the right to levy fines for violations of these Rules and Regulations, and

WHEREAS, The Rules and Regulations regarding curbing of pets states, "The wooded areas bordering the community are designed as pet walking areas. Pets are not permitted to soil on the common areas maintained by the landscaper. Pet owners are responsible for the immediate removal and disposal of any soil from pets on any of the common grounds." Walking a pet to relieve itself in roadways, parking areas and wooded areas only shall be permitted.

WHEREAS, the Board of Trustees deems it necessary to ensure that the aforementioned rules and regulations are complied with by establishing specific procedure for violation of the pet curbing rules.

WHEREAS, it has been brought to the attention of the Board of Trustees that unit owners and occupants have been derelict in their responsibility to maintain dogs and other pets on a leash while on the common property. Further, the failure of unit owners and occupants to properly clean up after pets has detracted from aesthetics of the community, caused extensive damage to common elements (i.e. Sod) and created a potential health problem.

WHEREAS, the Board of Trustees deems it necessary and desirable in an effort to regulate the pets within the development and to ensure that the aforementioned Rules and Regulations are complied with, to require all pet owners to provide information regarding their pet.

NOW, THEREFORE, BE IT RESOLVED that:

1. It is prohibited to walk a pet to relieve itself in any manner on the sidewalks, plant beds, sodded areas, patios, balconies, and entranceways. Walking a pet to relieve itself in roadways, parking areas, Haines Mill Drive and wooded areas only shall be permitted.
2. All pets must be kept on a leash at all times and are not allowed to run free.
3. Pets are not allowed to be tied outside of a unit on common grounds or left unattended on porches, patios or at the main entrance of a unit.

4. No animals are allowed in the Clubhouse or in any of the recreational areas (i.e. pool) without expressed consent from Management.

5. Owners must use an implement or other means of picking up droppings and disposing them in a sealed plastic bag regardless of area used. Sealed plastic bag must be disposed of in a trash dumpster.

6. Owners will be held financially responsible for sodded areas that are burnt out by dog urine directly in front of a pet owners' front door, unless the owner can provide proof positive that is not their dog urinating habitually in the same spot. Alternative Dispute Resolution will be provided in the event that the owner does not believe the damage is caused by their pet.

7. All pet owners must provide written information to the Board of Trustees concerning their pet(s), as more specifically set forth in Attachment A, along with color photographs of all pets. Unit owners/tenants must complete the registration form by August 1, 2018. If the form is not returned to the Association by this date, a \$25.00 fine will be imposed and or all recreational privileges (i.e. pool use) will be suspended. New owners/tenants after August 1, 2018 shall comply with registration requirements within two weeks of occupying their unit or acquiring pet. Failure to comply will result in the same aforementioned fine and privilege suspension.

8. All complaints regarding pets must be submitted to the Management Office in writing, and signed by the accuser. Upon the filing of a complaint regarding any violation of the pet rules:

a. The alleged violator/unit owner will be sent a Notice of Violations and A Cease and Desist Order, indicating the hearing date and fine which can be imposed as provided in a specific fine schedule set by the Board of Trustees. The fine schedule is:

A1. First violation- \$50

A2. Second violation-\$150 within the previous 12 month period of the first violation

A3. Additional offenses- Up to \$500 per violation within the previous 12 month period of the two prior violations.

A4. If the alleged violator/unit owner wishes to contest the notification, a full hearing will be held before the Board, as scheduled

CANTERBURY MEWS CONDOMINIUM ASSOCIATION, INC.

(the "Association")

POLICY RESOLUTION NO. 2

REGARDING DRYER VENT CLEANING

WHEREAS, Canterbury Mews Condominium Association, Inc (the "Association") was created by, among other things, a Master Deed and dated June 20, 1985 and recorded April 9, 1986 in the Gloucester County Clerk's office in Deed Book 1541 Page 862, et seq. First Amendment in Deed Book 1755 Page 155, as same may now or hereafter be lawfully amended; and

WHEREAS, the Association, Inc. (the "Association") Master Deed Paragraph 2(i) provides that the Association (through the Board of Trustees, and the manager or managing agent for the Association) shall have the perpetual and nonexclusive right of access of each unit to inspect same, to remedy any violation set forth in this Master Deed, the Bylaws or in any rule and regulation of the Association, and to perform any operations required in connection with maintenance, repairs or replacement of or to any equipment, facilities or fixtures affecting or serving other units or the common elements and facilities; and

WHEREAS, Association Master Deed Paragraph 2 (i) provides that "if due to the negligent act or omission or misuse of a Unit Owner, or of a member of his family or household pet or if a guest or other authorized occupant or visitor of such Unit Owner, damage shall be caused to the General Common Elements or to a Unit owned by others, or maintenance, repairs or replacements shall be required which would otherwise be a Common Expense, the such Unit Owner shall pay for such damage and be liable for any damages, liability, costs or expense, including attorney's fees, caused by or arising out of such circumstances and such maintenance, repairs and replacements to the General Common Elements."

WHEREAS, the dryer vents extending from the Unit to the exterior of the building are part of the Unit and the Unit Owner's responsibility; and

WHEREAS, the Board believes it is desirable, necessary and in the best interest of the Association the unit owners are required to have their dryer inspected and cleaned ever two (2) years.

NOW, THEREFORE, BE IT RESOLVED THAT:

1. Once every twenty four months, beginning on May 1, 2016, each unit owner shall have an inspection and cleaning of the dryer vent leading from the unit's dryer to the exterior of the building.
2. The first inspection and cleaning shall be conducted no later than June 30, 2016.

3. Each unit owner shall provide to the Association, no later than May 31, 2015 a certificate stating that the unit's dryer vent has been inspected and cleaned and is in satisfactory condition.
4. The inspection and cleaning shall be done by a contractor that is approved in advance by the Association. All approved contractors shall be required to produce valid certificates of acceptable insurance coverage for comprehensive property liability, personal injury liability, automobile, vehicular and equipment coverage, and workman's compensation. "Acceptable" shall be determined at the sole discretion of the Association, and shall mean insurance written by a reputable insurance company, which company is licensed to conduct such insurance business in the State of New Jersey, and providing for adequate amounts of coverage.
5. If the unit owner chooses to clean their dryer vent themselves, they must provide the Association with a notarized letter stating the date the dryer vent was cleaned and that the unit owner understands they by providing this letter they are accepting responsibility in the event that a fire is traced back to their dryer vent as the cause.
6. At no time shall the Association have a duty of any kind to monitor or maintain any dryer vent or appurtenance and shall not be responsible for any damage arising from the inspection or failure to inspect a dryer vent.
7. In the event a unit owner fails to comply with this Resolution, fines shall be imposed in the amount of \$10.00 for each violation. Each day a violation continues after notice shall be considered a separate violation.
8. Any monies due hereunder shall be collected by the Association in the same manner as assessments.
9. Notwithstanding any of the above, the Association may exercise all rights and remedies available to it at law, in equity and/or pursuant to the Master Deed and By-Laws.
10. Should any provisions hereof be determined to be invalid, the remaining provisions hereof shall remain in full force and effect.
11. Any provision contained within any previously adopted resolution of the Association, which conflicts with a provisions set forth herein, shall be deemed void and the provisions contained herein shall govern.