

# **POLICY MANUAL**

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*Willow Brook Condominium Association*

March 2018

by the Board of Managers of the Association

*NOTE: This version replaces all previous versions*

## Table of Contents

INTRODUCTION.....	3
GENERAL.....	5
Use of Units.....	5
Policy #1--Transfer of Unit by Sale.....	5
Policy #2--Transfer of Unit by Lease.....	6
Use of Common Elements.....	7
Policy #3—Common Elements Maintenance.....	7
Policy #4 – Patio Maintenance.....	8
Patio Fence Alterations.....	8
Policy #5—Vehicle/Parking.....	10
Policy #6—Common Element Storage and Usage .....	11
INSURANCE.....	12
Policy #7—Insurance Deductible.....	12
ADMINISTRATIVE.....	14
Policy #8--Voting.....	14
Policy #9--Late Charges and Liens.....	15
Policy #10--Employment Retirement Plan.....	17
Policy #11-- Conduct of Board of Managers Meetings.....	18
Policy #12--Attorney Fees.....	19
Policy #13—Pets.....	20
APPENDIX.....	23
Exhibit on Insurance Deductibles.....	24

## INTRODUCTION

The first Board of Managers of the home owners association was elected in December, 1979. Since that time, several "Policy Handbooks" have been adopted and published by the Board which governs the day-to-day conduct of the Association members. The Board is given this responsibility and authority in Section 7.1 (n) of the By-Laws.

These policies may be altered by the Board as they see fit usually to accommodate varying need. Any such alterations cancel and supersede older versions. When changes are made to the Policy Manual a revised copy will be available at the AMC Office and on the Website. You may either download and print the manual from the website or purchase a copy from the Office at a nominal fee to cover their cost.

In the event that you sell your unit, you are asked to transfer this booklet along with the complete set of Declarations and By-Laws to the new owner at or before "closing." In the event that you lease your unit, you are responsible to furnish a copy of each to the lessee.

The Board Policies are intended to augment the statutory By-Laws to benefit the "health, comfort, safety and general welfare of the unit owners and occupants..." The Board is given enforcement power over the policies. When there are extenuating circumstances present, on a case by case basis, the Board may elect to grant a variance to accommodate the situation. **II**

### IN CASE OF EMERGENCY

1. Call 911 if you:
  - Smell or see smoke or fire
  - Have a medical emergency
  - See a crime or a victim who needs help
2. IF you smell gas get out of the building first and then call Spire (formerly Laclede Gas) at 1-800-887-4173 or call 911.
3. IF you see water leak that needs emergency repair and if you know how to shut off the water supply do that immediately. Then call AMC.
4. For any other emergency, call AMC at 314-291-1450. This number is available for emergencies 24 hours per day, 7 days per week. If you call during off-hours you will be directed by the answering machine how to get to an agent.

Be aware that if the emergency results in the incursion of cost for the repair, those costs will be allocated between the Association and the unit(s) responsible according to the By-Laws.

**DEFINITIONS:**

*AMC*—the Property Management Company presently employed by the Board. Contact them at:  
3153 Fee Fee Road, Suite 205, Bridgeton, MO 63044. 314-291-1450.

*Association*--defined by the Willow Brook By-Laws on file at the Saint Louis County Courthouse and is governed according to that document. Each owned unit in the Condominium is allotted voting rights in the Association equal to its percentage interest in common elements. In this document, *Association* refers to the collective owners.

*Association Attorney*--employed by the Association at the direction of the Board and is managed by AMC on a day-to-day basis to represent the Association. As such, he can have no individual loyalty to any one owner, group of owners, Board member(s), or to AMC, but only to the Association collectively.

*Board*--the "Board of Managers," elected and appointed according to the By-Laws, to conduct the responsibilities stated in the By-Laws on behalf of the Association.

*By-Laws*—shortened from the **Willow Brook Declaration of Condominium By-Laws and Indenture** as on file in St. Louis County. This is legal document making the Association a legal entity and governs its operation.

*Office*—business office location of AMC and is available during normal office hours M-F.

*Office staff*--employees selected, employed, and directed by AMC.

*Policy Manual*—rules and details designed by the Board of Managers to implement the By-Laws.

*Property Management Company*—an agency selected and employed by the Board to carry out the directions of the Board.

*Staff*--employees selected and employed by the Board to assist AMC. The Board may assign the Staff to be managed day-to-day by AMC.

## GENERAL

### Use of Units

Reference the Declarations: section 7.1 (m); 11.1; 11.6

### **Policy #1--Transfer of Unit by Sale**

Pursuant to the above reference provisions in the *Willow Brook Declaration, By-Laws & Indentures*, the following will apply:

As a practical matter the Board desires to cooperate to the fullest with owners and their agents during the sales process. To insure this cooperation and compliance with the above provisions, the following is required:

1. As soon as a contract for the sale of the unit is signed by the seller and the proposed purchaser, the unit owner must notify AMC.
2. Upon receiving this notice AMC will furnish the seller with a transfer form. The form must be completed by the seller and the proposed purchaser and returned to AMC prior to closing.

(See the forms in this Policy Manual, **Section V. Appendix** )

Reference the Declarations: Section 11.1; 11.6

## **Policy #2--Transfer of Unit by Lease**

As a practical matter, the Board desires to cooperate to the fullest with owners and their agents during the leasing process. To insure this cooperation and compliance with the above provisions, the following is required:

1. It is imperative for owners to keep AMC informed of the occupancy status of the unit.
2. As soon as a contract for the lease of the unit is signed by the Lessor and the proposed Lessee, the unit owner must notify the management company in writing.
3. With this notice on file, AMC under the direction of the Board of Managers will furnish the lessor with a notice of Lease/Proposed Tenant form.
4. The form must be completed by the Lessor and the proposed tenant and returned, along with a copy of the lease contract. These must be received 30 days prior to the effective date of the lease.

## Use of Common Elements

Reference the Declarations: Section 1.1: 3.1 (d & h); 5.9 (e); 7.1 (3)

### **Policy #3—Common Elements Maintenance**

Pursuant to the above referenced provision in the Willow Brook Declaration, By-Laws and Indenture, the following will apply:

The common elements, as defined in the By-Laws shall be maintained by the Association under the direction of the Board of Managers. As set forth in the By-Laws, the maintenance of an owners unit is the owner's responsibility, including but not limited to the following:

Heating and air condition systems serving a single unit; plumbing, sewer and electrical systems serving a single unit; appliances, interior walls, floors and ceilings; and doors, hinges, locksets and closers; porchlights, bulbs, mailboxes; windows, glass, operating mechanisms and screens serving on a single unit.

The Association shall, however, have the responsibility to paint the exterior surfaces of all doors, exterior surface of paintable sash and other surfaces exterior to the unit.

If repair is needed to a unit due to an originating factor in the common elements which is not an insurable peril, the unit owner and the Association shall be responsible for the repair as follows: The Association is responsible for common element portion of the repair and the unit owner is responsible for unit portion. For example, in the event of a roof leak, the Association is responsible for the roof and other common element repair and the unit owner for the restoration of the unit interior including the wall and paint.

In case of an emergency, where a failure of a common element system (e.g., sewer, water service or electrical system) occurs after normal working hours, and Willow Brook Condominium staff are not available, the unit owner must contact the Property Management Office to obtain emergency service for common element maintenance. If the emergency is subsequently deemed to have originated within the unit or the unit's utility system, the charges for the emergency repair will be the responsibility of the unit owner. If said repairs are determined by the Board of Managers to be the responsibility of the Association, the unit owner will be reimbursed for said payment.

If cost is incurred by a unit owner for any common element item or event without prior approval of the Board, the charges will not be reimbursed.

Reference the Declarations: Section 3.1 (a); 5.8; 5.9 €; 7.1 (h, l, & n)

### **Policy #4 – Patio Maintenance**

Pursuant to the above referenced provision in the Willow Brook Declaration, By-Laws and Indenture, the following will apply:

1. Repair and maintenance of the enclosed patio area and concrete pad are for the exclusive use of the unit owner therefore are the responsibility of the unit owner. It is the unit owner's responsibility for grass, flowers, plants, vines, and trees to be regularly cut and trimmed. These include branches, vines, etc. which grows from within and extends outside of the patio fence or into another unit owner's enclosed patio area.
2. Repair and maintenance of the patio fences are the responsibilities of the Association.
3. If the unit owner fails to maintain the area inside patio fence and it presents an unsightly appearance or safety hazard (for example diseased, damaged, brittle, or frail trees), the unit owner shall be notified to take remedial action by a specific date. If the necessary action has not been completed by that date, the association will cause the necessary work to be accomplished by its staff or an outside contractor. The unit owner will then be assessed the cost of the necessary work (including labor). Failure to remit costs will cause a lien to be filed against the unit.

### **Patio Fence Alterations**

Reference the Declarations: Section 5.9 (c) ; 7.1 (e)

Pursuant to the above reference provision in the Willow Brook Declarations, By-Laws and Indentures, the following will apply.

To promote harmony and uniformity within Willow Brook Condominium, the following provisions regarding the alteration of patio fences are hereby adopted:

1. All requests for alterations to patio fences must be submitted to the Board for consideration and approval or disapproval shall be at the sole discretion of the Board. The requests must be accompanied by scale drawing of the proposed alterations.
2. Patio fences shall not be allowed to extend more than twenty (20) feet in depth from the foundation of the unit nor exceed a height of seven (7) feet above ground level.
3. Proposed alterations must conform to limits stated above and blend with existing structures in style, composition and color.



4. Cost of owners' proposed alterations to patio fences, if approved, will be borne by the owner, not the Association.
5. After approved alterations have been completed, the Board will inspect the fence for conformance and accept or reject as necessary.
6. After the completion of alteration, a formal agreement from the owner shall be recorded to put any future purchaser of the unit on legal notice that the alteration is the responsibility of the owner and not the responsibility of the Association.

Reference the Declarations: Section 5.4; 7.1 (n); Exhibit A

## Policy #5—Vehicle Parking

Pursuant to the above reference provision in the Willow Brook Declarations, By-Laws and Indentures, the following will apply.

Willowdale Drive and Briarbend Drive are owned by the Association and are part of the Common Elements. In order to promote the safety and well-being of all residents, it is therefore resolved:

1. **Storage of Vehicles:** Boats, trailers, trucks, campers, commercial vehicles, recreational vehicles (RVs), camper shells, all-terrain vehicles (ATVs) shall not be placed or stored permanently or temporarily on any portion of the Common Elements nor shall they be parked on any street overnight. The Board may cause any vehicle to be towed or removed at the owner's expense.
2. **Disabled Vehicles:** No disabled, abandoned, flat tire, unlicensed/expired licensed, or inoperable motor vehicles shall be placed on any portion of the common elements.
3. **Wrecked/Damaged Vehicles:** Any wrecked/damaged vehicles as determined by the Board may be removed from the premises.
4. **Vehicle Repairs:** The repair and maintenance of any motor vehicle that will not be completed within one day may not be conducted. The Board of Managers may cause any such vehicle to be towed at the owner's expense.
5. **Compliance with Law:** All vehicles will comply with Missouri State Laws, Department of Motor Vehicle regulations and applicable local ordinance, on the roads, drive and property.
6. **No parking Areas:** Vehicles may not be parked in such a manner as to block access to buildings, fire hydrants, sidewalks running perpendicular to drives, pedestrian crossing areas, designated fire lanes, or clear two lane passages by vehicles on roads, and drives. Vehicles in violation will be towed after reasonable efforts to contact the person, unit owner or occupant to whom the vehicle is registered.
7. **Failure to observe** any of the above restrictions will result in a tag placed on the offending vehicle with the date the tag was attached. Four days after that date, the vehicle will be towed from the Willow Brook property at the owner's expense and/or fined as determined by the Board.

Reference the Declarations: Section 5.2; 5.4; 5.6; 5.9 (a); 7.1 (n)

### **Policy #6—Common Element Storage and Usage**

Pursuant to the above reference provision in the WILLOW BROOK DECLARATIONS, By-Laws AND INDENTURES, the following will apply.

Residents of the “Garden Buildings” are permitted to use certain assigned lockers in the building basement for storage of personal property. The Association assumes no risk or liability for personal property so stored. The storage of personal property in all other locations is prohibited.

The Board may, without prior notice, remove personal property stored in hallways, basements or other Common element areas.

## INSURANCE

Reference the Declarations: Section 7.1 (N)

### Policy #7—Insurance Deductible

Pursuant to the above referenced provision in the WILLOW BROOK DECLARATION, By-Laws AND INDENTURE, the following will apply:

The Association's master condominium insurance policy covers up to the policy limits but above the deductible portion of any loss for insured hazards to any portion of the property not considered personal property. This includes the walls, inside and out, any other items which were original parts of a unit, but will not cover upgraded fixtures in units. Owner and their occupants shall have responsibilities toward the Association regarding any damage resulting in loss to the overall property, their own as well as common elements. In the event of a loss occurrence, the unit owner has the responsibility to:

1. Unit owners should take care to preserve the real property (units and common elements) and in the event of casualty loss, should proceed immediately to temporarily protect the real property and their own personal property (furnishings).
2. As soon as practical, report loss information to the management office who shall be responsible only to collect and forward information on to the Association's insurance agent.
3. The Association's insurance agent shall coordinate the loss settlement procedures with the insurance carrier and its adjuster.
4. Loss payments will be forwarded by the insurance carrier to the Association (the "insured" under the policy) for disbursement to affected owners.
5. The deductible amount shall be borne as follows:

#### LOSS TO COMMON ELEMENTS

The deductible shall be borne by the Association when the loss is an "Act of God". *In any other case the deductible shall be borne by the unit owner who causes loss to the Common Elements or when the loss is caused by that owner or by his tenant, guest or invitee.*

#### LOSS TO INDIVIDUAL UNIT(S)

*When an event occurs that causes loss damage within an individual unit, whether the event originates within an individual unit or in the Common Elements, the master policy deductible shall be borne by the individual unit owner who sustained the loss. Each unit owner is responsible for damage to their unit which is not covered by the Condominium Association's insurance policy and may so be liable for property damage or personal injury occurring with his unit.*

*Recognizing the liability of each unit owner, to himself, the Association, and to other unit owners, Association strongly recommends the purchase of condominium home owner insurance to protect the unit and their belongings and to protect the owner from liability claims. Likewise it makes sense those unit owners who have tenants or others who reside within their units to have a "renter's" insurance policy to provide themselves with liability protection.*

## **ADMINISTRATIVE**

Reference the Declarations: Section 1.4; 1.12; 1.3; 6.3

### **Policy #8--Voting**

Pursuant to the above reference provision in the Willow Brook Declaration, By-Laws and Indenture, the following will apply:

In order to clarify the rules of voting, the Board of Managers has researched the By-Laws and has determined that voting shall be accomplished and counted in the following manner.

1. Only one owner shall be entitled to vote for each unit owned. Should more than one person own a unit, the voting shall be designated by all owners, in writing. Any such designation may be revoked at any time by written notice signed by all owners. All designations of voting members shall be held by the Secretary of the Board of Managers among other records of the Board.
2. The value of each vote is determined according to the percentage of ownership as designated in Exhibit D of the Willow Brook Condominium Declaration of Condominium By-Laws and Indenture.

## Policy #9--Late Charges and Liens

The Board of Managers has a responsibility to its membership to collect assessments (Condominium/ Maintenance fees) in a timely and systematic manner. Authority for collection of assessments is contained in Article 7 of the Association's By-Laws. The procedure for notification of members of assessments shall be as follows:

**ASSESSMENTS:** "Each year on or before November 1, the Board of Managers shall estimate the total amount necessary to pay the cost of wages, materials, insurance, repairs, services, supplies and any other work which will be required during the ensuing calendar year for the rendering of all services and the performance of all of the powers and duties of the Board, together with a reasonable amount considered by the Board of Managers to be necessary for a reserve for contingencies and replacements, and shall on or before December 15, notify each unit owner in writing as to the amount of such estimate, with reasonable itemization thereof. Said "estimated cash requirement" shall be assessed to each unit owner's percentage of ownership in the common elements . On or before January 1 of the ensuing year, and the 1st of each and every month of said year, each owner shall be obligated to pay to the Board of Managers or as it may direct, one-twelfth (1/12) of the assessment made pursuant to this paragraph." (Section 7.2: (a).)

**DUE DATE:** Monthly assessments ARE DUE ON OR BEFORE THE 1ST DAY OF EACH MONTH. Any condominium fee assessment, special assessment or other charges due the Association from unit owners that have not been received at the place designated within 10 days of the due date will incur a late fee. Any payment RECEIVED AT THE PLACE DESIGNATED on or before the 10TH OF THE MONTH will be considered as being received ON TIME. Payments RECEIVED AFTER THE 10TH OF THE MONTH are LATE. Accounts showing a balance due on the 11th day of the month will be charged a late fee and a MEMBER STATEMENT will be mailed to the unit owner advising them of the LATE FEE assessment.

**LATE FEES:** current late fees are printed on your coupon.

**METHOD OF PAYMENT:** Annually, the Association will provide each unit owner with a book of payment coupons to facilitate convenient payment procedures. The payment coupons will identify the individual unit, specify the payment amount, and designate the place payments will be accepted. It is imperative that the provided coupon accompany payments to assure proper credit to individual accounts. Contact AMC to set up electronic payment."

**COUPON BOOKS:** Each year, each unit owner will be provided with a payment coupon book at no cost. Replacement books may be ordered for a fee by contacting the AMC office.

**DESIGNATED PLACE OF PAYMENT:** The address where payments are to be delivered is preprinted on the provided coupons . This is the only address authorized to receive regular payments.

**LIENS:** Whenever fees are delinquent for sixty (60) days or more, owners will be sent a "Ten Day Notice of Lien". After the "Ten Day Notice of Lien" has been issued, and within the ten (10) day notice period, THE UNIT OWNER WILL BE REQUIRED TO DELIVER TO THE MANAGEMENT OFFICE A CHECK, PAYABLE TO WILLOW BROOK CONDOMINIUM ASSOCIATION, for the past due balance. If the delinquency is not

RECEIVED IN THE MANAGEMENT OFFICE within the ten (10) day notice period, a lien upon the delinquent unit will be filed as provided in said Article 7, Section 7. 2 (h) , Attorney fees and a lien origination fee will be added to the delinquent amount.

Said lien will continue to accrue additional late fees. Upon filing the aforementioned lien with the St. Louis County Recorder of Deeds office, a copy of the recorded lien will be sent to the unit owner(s) and the older of the first deed of trust of record.

APPEAL: unit owners may appeal the imposition of "Late Fees" or "Liens" by writing (phone requests are not acceptable) the Board of Managers and requesting a hearing. The Board of Managers will notify the appellant in writing, the date, time, and place of the hearing.



### **Policy #10--Employment Retirement Plan**

Effective January 1, 1987, the Board of Managers has established a retirement plan for the full time paid employees of the Association. (Full time employee is defined as an employee that works a minimum of 1,000 hours per annum.)

This plan was conceived in order to encourage employees to plan for their retirement years and to ensure that our employees have something on which he/she can base his/her plan for retirement.

The retirement plan is voluntary. The Association will match an employee's contribution to an Individual Retirement Account (IRA) up to 4% of his/her annual gross salary with a maximum contribution of \$1,000.00.

The IRA plan holder shall be designated by the individual employee.

Employee shall sign a declaration that he/she desires to participate in the plan and authorizes the Association to deduct the necessary amount from his/her salary each pay period.

### **Policy #11-- Conduct of Board of Managers Meetings**

This policy has been adopted to establish “rules of order” to serve as guidelines in conducting Board of Managers meetings. Roberts Rules of Order will be observed to the extent necessary to maintain proper decorum and productivity in all meetings. The object of rules of order is to facilitate the smooth functioning of the assembly to provide a firm basis for resolving questions of procedure that may arise. The authority of these Rules of Order are: The Scott, Foresman – Rules of Order.

1. Meetings of the unit owners will be conducted according to the By-Laws section 6.3.
2. Each year’s Board of managers will set the rules for the conduct of its meetings for that year according to Section 6.4 of the By-Laws.

### **Policy #12--Attorney Fees**

Pursuant to the above reference provisions in the Willow Brook Declaration, By-Laws and indenture, the following will apply:

From time to time certain of the unit owners or other residents of Willow Brook Condominium violate the Willow Brook Condominium Declaration, By-Laws, Rules, Regulations and Policies (including failing to pay condominium assessments), which causes the Board of Manager to consult with an attorney in order to receive recommendations, advise, file suit and/or to provide other legal services regarding the violations.

In such situations where the Board of Managers ultimately determines that a violation exists, it is unfair that the cost of reasonable attorney fees should be absorbed by all unit owners. Therefore, pursuant to the Board of Manager's power to adopt rules and regulations, after the date of adoptions of this Policy, if any unit owner or other resident shall violate the Willow Brook Condominium Declaration, By-Laws, Rules, Regulations and policies, the Board may make a special assessment for the amount of reasonable attorney fees incurred against the person causing such violation, and/or the unit in which the violator resides or was visiting. Notice of this special assessment must be sent to the owner of the unit in which the violator resides or was visiting by regular mail, as well as to the violator, if the violator's address is known). The Assessment of attorney fees shall become delinquent if not paid within 30 days after sent, and shall become a lien on the unit in the same manner as all other condominium fees and assessments, and shall be subject to the same procedure for collection.

## Policy #13—Pets

For the health, safety, welfare, comfort and convenience of all residents, the Board has established policies regarding pets. The Board wishes to establish policies that may be equitably and consistently enforced and has drawn this policy from the ordinances for unincorporated St. Louis County. Some of the most pertinent ordinances of the County are included in the last section of this policy. Key points of these ordinances are summarized here:

1. The number and types of pets are restricted for the public health by St. Louis County and therefore apply on property of Willow Brook Condominium Association.
2. Pets must live inside the unit and are not to be tethered, housed or otherwise domiciled outside the unit.
3. All pets shall be on a leash per St. Louis County ordinance. All pets including those trained to voice commands are subject to the ordinance. Owners must be in attendance of the pet at all times. (Be alert: Unleashed pets from adjoining neighborhoods stray into the community posing danger to our pets and residents.)
4. All animal wastes are to be removed immediately per St. Louis County ordinance. (Be watchful: Unleashed pets from adjoining neighborhoods also leave animal waste. Please help keep our community clean and healthy as you pick up and dispose of any animal waste you find. Thank you very much.)
5. No pet will be allowed that makes excessive noises per ordinances enforced by Animal Control.
6. Contact St. Louis County Animal Control about these matters as well as for violations and removal of animal carcasses.

St. Louis County Animal Control Services-- Contacts:

North of Page Avenue: (314) 831-6500      South of Page Avenue: (314) 726-6655

### ST. LOUIS COUNTY ORDINANCES ON PETS:

To learn more about ordinances of the St. Louis Health Department which underlie Willow Brook Policy #21 on Pets, view the *St. Louis County, Missouri Ordinance Guidebook* (published online and in paper by the St. Louis County Department of Planning). Some excerpts pertaining to pets in the Guidebook are listed below. Read specific county ordinances at <http://www.municode.com/resources/gateway.asp?pid=11512&sid=25>.

- *Maximum Number of Pets (Unincorporated St. Louis County)*

The maximum number of dogs and cats permitted per single-family residence in unincorporated St. Louis County is three (3) dogs or five (5) cats or a combination of five (5) dogs and cats with no more than three (3) dogs at any time. View the *St. Louis County, Missouri Ordinance Guidebook* for more

information about limits on other types of pets including large animals, exotic, and venomous animals. Contact: St. Louis County Department of Public Works, Neighborhood Preservation Program. North Office: (314) 615-7333 South Office: (314) 615-4151

- *Animal Control (Countywide) department: St. Louis County Animal Control Services*  
Contacts: North of Page Avenue: (314) 831-6500 South of Page Avenue: (314) 726-6655

The St. Louis County Animal Control officers enforce ordinances such as leash laws, vaccination requirements and registration of non-domestic animals to maintain good public health. Animal Control officers work closely with veterinarians to ensure vaccinations and registrations.

Officers also investigate nuisance situations, research animal bite incidences, and assure the humane treatment of animals. Animal related nuisances include diseased animals at large, carcasses of animals not buried or destroyed within twenty-four (24) hours after death, or the keeping of animals or fowl close to residences, schools, hospitals or other public places. For any questions or concerns, contact: St. Louis County Animal Control Services.

- *Leash Law (Countywide): Animals at Large Prohibited.*

Pet owners are responsible for keeping their pet from being at large. If a pet is not in a cage or building, it must be on a leash, in a car, or on the property of its owner. Contact: St. Louis County Animal Control Services.

- *Animals, Pets Barking Dog – Disturbance of the Peace (Unincorporated)*

Dog owners are responsible for ensuring that their pets do not disturb the peace. A habitually barking dog that disturbs the peace is considered a public nuisance. To report a habitually barking dog, contact St. Louis County Animal Control Services.

- *Animal Nuisances Prohibited (Countywide)*

A dog, cat, puppy, or kitten or any other animal creates a nuisance if it: soils, defiles, or defecates on property other than property of a person responsible for the animal unless the waste is immediately removed and deposited in a waste container; Damages public property or property belonging to a person other than a person responsible for the animal; Causes unsanitary or dangerous conditions; Causes a disturbance by excessive barking, howling, meowing, or other noisemaking ; Chases vehicles, including bicycles; Molests, attacks, bites, or interferes with a person or animals on public property or property not belonging to a person responsible for the animal; Impedes refuse collection, mail delivery, meter reading or other public service activities by annoying persons responsible for such activities; Tips, rummages through, or damages a refuse container. Contact: St. Louis County Animal Control Services

- *Animals, Stray (Countywide)*

Stray animals should be reported to the nearest St. Louis County Animal Shelter. Pets picked up by Animal Control officers are checked for tag numbers or microchip numbers within St. Louis County databases to help reunite lost pets with their owners. To report a stray animal, contact St. Louis

County Animal Control. To learn if a lost pet has been picked up by Animal Control, contact an animal shelter:

Central Animal Shelter: 77 Hunter Road Ladue, MO 63124, (314) 726-6655

North Animal Shelter: 4100 Seven Hills Drive Florissant, MO 63033, (314) 831-6500

## **APPENDIX**

Current version of forms are available at AMC. These will be available online soon.

Example of recommended unit owner Insurance deductible

**Exhibit on Insurance Deductibles**

**Willow Brook Condominium Association**

AMC Management LLC  
Eff 12-7-2014

**Agent: Jim Walsh (314)942-8471**  
**Insurance Consultants Inc. dba J.Walsh Insurance**  
**www.jwalshinsurance.com**

**Master Condo Policy Coverages -- 167 Units**

**Unit-Owner's Responsibility - HO-6 Policy\***

**SUGGESTED**

	Coverages	Limits	Description	Coverages	Limits	Description
A	Building(s)	\$16,849,590	"Special Form" covers the building to Walls-In (Original Construction)	Dwelling/Unit	\$80,000 minimum	Special Form (named perils), covers Unit-Owner's interior. "Walls-In" covers your portion of the improvements and betterments within your unit.
C	Business Personal Property	\$10,000	Business Property for the Complex	Personal Property	See Note	Coverage amount is determined by Unit-Owner for "personal belongings/household items" not attached to the unit. "Broad Form" Perils are covered for Replacement Cost
D	Crime/Fidelity	\$250,000	Association Fees	Loss of Use	See Note	Extra Living Expenses when you are NOT able to live in your unit after a covered loss. Be sure this is adequate to cover at least up to 1 year of your monthly payments.
E	General Liability	\$1Mil Gen Liab. Per Occurrence \$2Mil Gen Agg. \$50,000 and \$75,000	Liability coverage for negligence	Personal Liability	\$500,000	Minimum amount - NOTE: A higher legal liability limit is suggested in multi-family buildings, in the event you negligently damage your neighbor's property, such as causing a fire.
	Deductible	Wind Hail	Per occurrence deductible applicable to all property losses, except Earthquake	Deductible	\$500 or \$1,000	Unit-Owners determine deductible per occurrence and it's applicable to all property losses, except Earthquake
	Earthquake Deductible	10% Deductible	Per occurrence deductible	Earthquake Loss	See Note	"Optional Coverage" - If selected, coverage is provided up to your Personal Property and Improvements.
	Assessment		See Unit-Owner Responsibility	Assessment	\$50,000	Coverage for your portion of Assessed Loss
	Back Up Sewer/Drain	\$250,000	Per occurrence with \$50,000 deductible	Back Up Sewer/Drain	See your policy for maximum limits	"Optional Coverage" with limited amount : Policy deductible applies
	Umbrella	\$1,000,000	Excess Liability over the General Liability	Umbrella	See Note	"Optional" increased coverage in excess of your Personal Liability if you are negligent

If you have any questions or need a comparison quote, please call or email our office.

- 3 year loss ratio is 169%**
- 5 year loss ratio is 125%**
- 2 - Fires, 3 - Water Damage Claims and 1-General Liability Claim**
- Premium Increased due to Loss Ratio**

Disclaimer: This comparison is issued as a matter of information only & confers no rights upon the agent and they will not be held liable for any misinformation, statements, amounts, terms, conditions, etc.

**\*NOTE: Unit-Owners who "Rent to Others" need to purchase - HO8 Policy for coverage**