

# Peachtree Towers Condominium

## Water Damage Policy and Procedures

Updated 02/23/26

---

Water damage is the most common issue affecting Units in Peachtree Towers Condominium. To promote clarity and consistency, the Board of Directors of Peachtree Towers Condominium Association, Inc. has adopted the following policy and procedures to help promptly address leaks and water damage in the building. Please review this important document and save it for future reference.

Disclaimer: The Water Damage Policy and Procedures provides guidance to follow during routine leaks. The specific circumstances may dictate other action.

---

### A. Leak Investigation, Repair and Remediation

1. **Locate the source.** If you discover a leak, immediately try to identify its origin.
2. **Shut off water.** Promptly turn off the water supply to the affected area to prevent further damage. Shut-off valves for appliances and fixtures are commonly located under sinks, behind toilets, or near the water heater. It is important to familiarize yourself with the location of shut-off valves before a leak occurs.
3. **Protect property.** Move furniture and other personal property away from the leak to prevent further damage. Place towels or containers to catch leaking water and minimize damage to flooring and other building components and personal property.
4. **Report leak.** Immediately report all leaks to the Association and the owners and occupants of neighboring units that may be affected. **Leaks should be reported to the Association by calling the Concierge Desk at (404) 524-4423 or (404) 368-4597) and the Office Manager at (404) 524-6190.** Provide clear details about the location and severity of the leak.
5. **Perform remediation and repairs.** **If the source of the leak is determined, or reasonably believed, to be the responsibility of a unit owner, that owner must promptly investigate the cause and arrange for emergency repairs** by a licensed plumber or contractor and professional remediation company. Delays in arranging repairs and remediation may increase liability for resulting damage. **Typically, leaks originating from a unit's kitchen plumbing, bathroom plumbing, or air conditioning units are the maintenance and repair responsibility of the unit owner.**
6. **Document damage.** Take photographs and videos of the leak and any resulting damage and save all estimates, contracts, invoices, receipts and other documents related to the leak to support insurance claims and aid in repair and remediation.
7. **Make insurance claim.** Report the leak to owner's HO6 and cooperate with insurance adjusters. If the Association's insurance policy has water damage coverage and the leak results in damage

that exceeds the Association's insurance deductible for water damage, a claim may be filed under the Association's policy for covered units and common areas.

8. **Inspect repairs.** Once repairs and remediation are complete, carefully inspect the area to ensure the work is satisfactory and there is no ongoing leak.

#### 9. **Association Assistance.**

a. When Association maintenance staff are on-site during regular work hours, they will assist the owner and occupant with the investigation and plan of action to stop the leak.

**b. Major leaks (such as burst pipes, standing water, or active flooding) are considered emergencies. In addition to the unit owner and occupant's efforts, Association's personnel will assist with locating and stopping the source of water and employ outside plumbers and other contractors as needed.** If necessary, the Association may engage a remediation company to prevent further damage. During non-working hours, response times may be longer as locating and assessing the leak can take additional time. **If the leak is minor and determined not to pose immediate risk, repairs may be deferred until regular business hours.**

b. The Association's assistance with a leak and water damage shall not be construed as an acceptance of responsibility for the repairs or remediation and the cost thereof. Affected unit owners may be billed for emergency services performed within their units.

---

## **B. Insurance Coverage**

1. If the Association's insurance policy has water damage coverage and the leak results in damage that exceeds the Association's insurance deductible for water damage, a claim may be filed under the Association's policy for the affected units and common areas.

2. Unit owners are strongly encouraged to maintain a homeowner's insurance policy (i.e., an HO6 policy) to cover costs not covered by the Association's policy including damage to the Unit that is less than the Association's deductible, damage to personal property, damage to betterments (i.e., upgrades), and the deductible amount that can be assessed back to the Unit Owner.

---

## **C. Cause and Responsibility**

1. Upon request, Association staff will inform involved unit owners of the cause and origin of the water leak.

2. Responsibility for repair and remediation costs is generally determined as follows:

a. Each unit owner is responsible for maintaining and repairing all portions of their unit in accordance with the Association's governing documents.

b. Emergency remediation costs and repair costs not covered by insurance are typically the responsibility of the unit owner whose unit suffered the damage.

c. If a unit owner believes another owner is legally liable for damages, that is a private matter between the affected owners. At the request of an affected owner, the Association will provide the name and address of the unit owner where the leak originated. However, the Association does not mediate or determine liability between owners.

d. A common question is: “*Shouldn’t the owner where the leak originated be liable to pay for my damages?*” Unit owners should consult with their own legal counsel for advice based on the specific circumstances. The Association does not provide legal advice to owners. For general informational purposes, owners are encouraged to read the attached article entitled, “*Water, Water Everywhere... and Who Do You Think is Gonna Pay?*” by Attorney George E. Nowack, Jr. with NowackHoward, LLC.

---

#### **D. Summary**

The Association’s goal is to promptly address water leaks, protect the building from further damage, and ensure compliance with the governing documents. Unit owners are expected to act quickly in arranging emergency repairs when the leak originates in their unit, particularly when issues involve kitchen or bathroom plumbing or air conditioning units.

**All leaks must be reported immediately to:  
Concierge’s Desk – (404) 524-4423 and (404) 368-4597  
Office Manager – (404) 524-6190**