# Peachtree Towers Condominiums Water Damages Procedures

Water damage is the most common issue affecting condominium units. To promote clarity and consistency, the Association has adopted the following policy to outline how water leaks and damages are addressed.

### 1. Leak Investigation and Repair

- Owners and Residents should immediately report all leaks to the occupant of the believed source of the leak **and** to the Association.
- 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** with a licensed plumber or contractor. Delays in arranging repairs may increase liability for resulting damages.
- Typically, leaks originating from a unit's **kitchen plumbing, bathroom plumbing, or air conditioning units** are the maintenance responsibility of the unit owner.
- When Association maintenance staff are on-site during regular work hours, they will assist the owner with the investigation and plan of action to stop the leak.
- **Major leaks** (such as burst pipes, standing water, or active flooding) are considered emergencies. In addition to the unit owner's efforts, Association staff will make every effort to immediately stop the source of water and employ outside contractors as needed.
- 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. If necessary, the Association may engage a remediation company to prevent further damage. Depending on ownership responsibilities, affected unit owners may be billed for emergency services performed within their units.

## 2. Insurance Coverage

If water damage results in repairs exceeding the Association's insurance deductible, a claim will be filed under the Association's policy for covered units and common areas. Unit owners are strongly encouraged to maintain personal condominium insurance to cover damage within their units, particularly for costs below the Association's deductible or for personal property losses not covered by the Association's policy.

#### 3. Cause and Responsibility

Upon request, Association staff will inform involved unit owners of the cause and origin of the water leak. Responsibility is generally determined as follows:

- Each unit owner is responsible for maintaining and repairing all portions of their own unit.
- Emergency remediation costs and uninsured repair expenses are typically the responsibility of the unit owner whose unit suffered the damage.
- If a unit owner believes another owner is legally responsible for damages, this is a private matter between the parties. At the request of an affected owner, the Association will provide the name and address of the unit owner where the leak originated. The Association does not mediate or determine liability between owners.

A common question is: "Shouldn't the owner where the leak originated be liable to pay for my damages?" The Association does not provide legal advice to owners but refers owners to the attached article entitled, "Water, Water Everywhere... and Who Do You Think is Gonna Pay?" by George E. Nowack, Jr., NowackHoward Law Firm.

# 4. 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.