

Schedule "B" to the Seaward Condominium Declaration

Maintenance & Casualty Insurance Areas of Responsibility Revised May 31, 2001

A = Association O = Owner

Exterior

Description	Maintenance	Insurance
Exterior Structure & Finish of Main Building, Garages, & Beach Lockers	A = Maintain, repair, replace O = Clean Unit balcony railings & floor surfaces	A = Insure
Gazebo Total Structure, Tennis & Shuffleboard Courts, Pool, & Spa Including All Related Equipment & Furniture	A = Maintain, repair, replace	A = Insure
Carports Total Structure, Roadways, Parking Lots, Car Wash Area, Walkways, Curbs & Steps, Retaining Walls & Fences	A = Maintain, repair, replace, re-stripe, signage	A = Insure
Grass, Trees, Plants, & Irrigation	A = Maintain, repair, remove, replace	A = Insure
Additions/Alterations/Improvements except Unit Hurricane Shutters	A = Maintain, repair, remove, replace	A = Insure
Unit Hurricane Shutters	A = Approve O = Maintain, repair, replace	O = Insure
Unit Windows & Sliding Doors	A = Approve replacement or modification A = Paint, caulk exterior surfaces O = Paint, caulk interior surfaces O = Maintain, repair, replace	A = Insure
Unit Window & Sliding Door Screens	A = Approve replacement O = Maintain, repair, replace	A = Insure
Unit Steel Entry, Assigned Storage, & Beach Locker Doors & Casings	A = Replace except lock & handle A = Maintain, repair, paint, caulk exterior surfaces except lock & handle O = Maintain, repair, replace lock & handle O = Maintain, repair, paint, caulk interior surfaces	A = Insure
Garage Door, Casing, Opener, Tracks, Seals & Hardware	A = Replace door, casing, & seals only A = Paint, caulk, clean exterior surfaces O = Maintain, repair, replace all except door, casing, & seals O = Paint, clean interior surfaces	A = Insure
All Other Building Windows, Doors & Related Parts	A = Maintain, repair, replace, paint, caulk	A = Insure

Interior Areas Not Within a Unit or Garage

Description	Maintenance	Insurance
Lobby & Residence Club Including All Related Amenities, Furniture, Décor, Equipment, etc., Except Mail Boxes	A = Maintain, repair, replace, decorate, remodel	A = Insure
Entire Ground Floor & Roof Rooms, Areas, & Equipment Except Assigned Storage Areas	A = Maintain, repair, replace, remodel	A = Insure
Ground Floor Assigned Storage Areas & Beach Lockers	A = Repair, replace all up to unfinished interior facing surfaces or sheetrock mounting surfaces defining the boundary O = Maintain, repair, replace all surface finishes & sheetrock	A = Insure all up to unfinished interior facing surfaces defining the boundary O = Insure surface finishes
Stairwells, Electrical Rooms, Trash Chutes/Rooms, Elevators & Elevator Shafts, & Related Equipment	A = Maintain, repair, replace	A = Insure

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Interior Additions/Alterations/Improvements

Description	Maintenance	Insurance
Within Common Areas	A = Maintain, repair, replace	A = Insure
Within Unit, Garage, or Assigned Storage Areas	A = Approve O = Maintain, repair, replace	O = Insure including electrical & plumbing

Interior of Units

Description	Maintenance	Insurance
All Load Bearing/Perimeter Walls, Drop Ceilings, Concrete Slabs Forming Floors/Ceilings, Load Bearing Columns, & Easements	A = Maintain, repair, replace up to unfinished interior facing surfaces or sheetrock mounting surfaces O = Maintain, repair, replace all surface finishes/coverings & wall/ceiling sheetrock	A = Insure up to unfinished interior facing surfaces O = Insure all surface finishes/coverings
Partition Walls	O = Maintain, repair, replace	A = Insure up to unfinished interior facing surfaces O = Insure all surface finishes/coverings
Interior Doors, Casings, & Hardware	O = Maintain, repair, replace	A = Insure
Appliances, Cabinets, Counter Tops, Window & Closet Treatments, etc.	O = Maintain, repair, replace, remodel	O = Insure

Interior of Garages

Description	Maintenance	Insurance
All Load Bearing/Perimeter Walls, Ceiling & Concrete Slab Forming Floor	A = Maintain, repair, replace up to unfinished interior facing surfaces or sheetrock mounting surfaces O = Maintain, repair, replace ladder, surface finishes/coverings, & wall/ceiling sheetrock	A = Insure up to unfinished interior facing surfaces O = Insure all surface finishes/coverings

Plumbing, Heating, & Cooling

Description	Maintenance	Insurance
Hot Water Heaters, Garbage Disposals, Toilets, Sinks, Bathtubs, Showers, Faucets, & Shut Off Valves	A = Maintain, repair, replace all not within a Unit O = Maintain, repair, replace all within a Unit	A = Insure all except Unit hot water heater O = Insure Unit hot water heater
Fire Sprinkler System	A = Maintain, repair, replace	A = Insure
Cooling Tower & Water Supply & Drain Lines	A = Maintain, repair, replace all in Common Areas & up to the main Unit shut off valves O = Maintain, repair, replace all within a Unit from the main Unit shut off valves	A = Insure
Heating & Cooling System	A = Maintain, repair, replace in Common Areas O = Maintain, repair, replace Unit equipment & ducts	A = Insure all in Common Areas & Unit ducts O = Insure all within Unit except ducts

Miscellaneous

Description	Responsibility
Insect & Pest Control	A = Included in maintenance fee
Insurance Responsibility For Water or Smoke Damage to Unit, Garage, or Unit appurtenance Interior	A = Damage caused from common area source, electric panels/meters, or fire sprinkler system O = Damage caused from Owner's or any other Unit, Garage, or Unit appurtenance

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Electrical

Description	Maintenance	Insurance
Electric Wiring, Outlets, Switches, Smoke Alarms, Panels, Meters, & Phone/TV Cables	A = Maintain, repair, replace all in Common Areas & wiring within a Unit up to the circuit breakers in Unit electrical panel O = Maintain, repair, replace all within a Unit, Garage or Unit appurtenance	A = Insure
Fire Alarm System	A = Maintain, repair, replace	A = Insure
Electric Light Fixtures & Fans	A = Maintain, repair, replace all not within a Unit, Garage or Unit appurtenance O = Maintain, repair, replace all within a Unit, Garage or Unit appurtenance	A = Insure in Common Areas O = Insure all within Unit, Garage, or Unit appurtenance

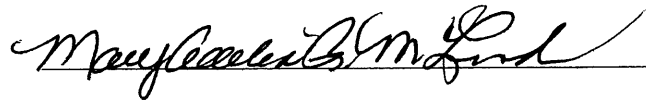
Definitions and Explanations

1. **Additions/Alterations/Improvements.** This is defined as any physical or material change or upgrade, which was not in the Developers original plans and specifications or existed at the time the Unit was initially conveyed by the original Developer.
2. **Surface Finishes/Coverings.** These are defined as items such as paint, wallpaper, texturing, moldings, paneling, mirrors, peg board, carpeting, wood flooring, tile, marble, etc
3. **Damage to your property.** If damage occurs in your Unit, Garage, or Unit appurtenance due to the elements or from another Unit, Garage, etc., according to Florida Insurance No-Fault regulations you should look to your own insurer for recovery. You may legally pursue your claim against another party, especially if possible negligence is an issue.

Approved by Board of Directors on this 13th day of June, 2001.



Vice President, Board of Directors



Secretary, Board of Directors

