

Four Seasons at Farmington
Condominium Association

Ownership, Maintenance Responsibilities
and Insurance Information
March 22, 2024

The word “condominium” refers to a form of shared ownership of real property, which is typically divided into areas called “Units,” “Common Elements,” and “Limited Common Elements.”

In most condominiums, the units consist of the interior airspace in a multi-unit building and the structure of the building, including all exterior components, are common elements maintained by the condominium association. Four Seasons at Farmington is different.

At Four Seasons at Farmington, the Units consist of a small lot, a single family Home built on the lot, and certain appurtenances (e.g. driveways) that may extend beyond the lot. The lots are defined by a line shown on a Plot Plan for each Unit. The Common Elements consist of all the lands, improvements and facilities other than the Units. Four Seasons does not have any Limited Common Elements.

OWNERSHIP

The Common Elements are owned by all Unit Owners in common. The Units are owned by their respective Unit Owners.

RESPONSIBILITIES

The Four Seasons at Farmington Condominium Association, Inc. non-profit corporation (the “Association”) is responsible for management of the Common Elements. The Association pays all costs for maintenance, repair and replacement of Common Elements, funded through monthly fees assessed to the Unit Owners. In addition, the Association provides limited services for the Units, such as lawn maintenance, an in-ground irrigation system, limited front planting bed maintenance, and snow removal from driveways and front walks when snow accumulations exceed two inches.

Unit Owners are solely responsible for maintenance, repair and replacement of the entirety of their respective Units, including all exterior components (e.g., roofs and siding), and appurtenances. The appurtenances include utility runs between the Home and the point of connection to the utility-owned supply line, and driveways, walkways, decks and patios, even though some portions of those things may extend beyond the boundary of the lot.

The responsibilities described above are illustrated in the attached “Component Responsibility Chart.”

INSURANCE PROVIDED BY THE ASSOCIATION

All Units and the Common Elements are insured against fire and numerous other causes of casualty loss under a master insurance policy maintained by the Association. The Association is the “named insured” under the master policy; each Unit is identified as an insured structure. Unit Owners are not personally insured, or identified as “named insureds” under the master policy. The Association’s coverage is subject to a deductible of \$25,000.00 applicable to each claim. Coverage for “replacement costs,” based on “original specifications” is provided. So-called “Improvements and Betterments” are not covered.

UNIT OWNER INSURANCE

The Association does not provide specific advice regarding what types and limits of coverage residents should purchase. The Association does not require Unit Owners to carry insurance; however, the Association strongly recommends that Unit Owners do so. The Association strongly recommends that residents confer with an insurance advisor who is knowledgeable about coverage for condominium owners. In addition, the Association strongly recommends that residents inform their insurance advisor that Four Seasons is unique in that Unit Owners are responsible for maintenance, repair and replacement of all exterior components of the Home, in addition to the interior and contents of the Home. In addition, residents should inform their insurance advisor about the insurance provided by the Association, including the deductible and the fact that “Improvements and Betterments” are not covered under the Association’s master policy.

Four Seasons at Farmington

Component Responsibility Charts

“UO” means Unit Owner.

“Assoc.” means the Four Seasons at Farmington Condominium Association, Inc.

COMPONENTS OF THE UNITS	OWNERSHIP	RESPONSIBILITY
Roof	UO	UO
Siding & exterior walls	UO	UO
Foundation	UO	UO
Gutters & downspouts	UO	UO
Patios, decks & porches	UO	UO
Doors & Windows	UO	UO
Chimneys & vents	UO	UO
Exterior lighting	UO	UO
Shutters & awnings	UO	UO
Driveway (including portions lying outside the Condominium Envelope)	UO	UO
Walkways	UO	UO
HVAC systems	UO	UO
All utility laterals and runs between the Unit and the connection to the utility main (including portions lying outside the Condominium Envelope)	UO	UO
All interior elements and systems of the Unit	UO	UO

COMMON ELEMENTS	OWNERSHIP	RESPONSIBILITY
Community Facilities (including the Clubhouse, pool, tennis courts, bocce courts, golf course, ponds & open fields)	All Unit Owners	Assoc.
Streets & curbs	All Unit Owners	Assoc.
Clubhouse sidewalks	All Unit Owners	Assoc.
Community walking paths	All Unit Owners	Assoc.
General parking areas	All Unit Owners	Assoc.
Fences	All Unit Owners	Assoc.
Traffic signs	All Unit Owners	Assoc.
Street & other lighting in common areas	All Unit Owners	Assoc.
Storm water management system (including ponds and storm water discharge basins and structures)	All Unit Owners	Assoc.
Gate at Spring Creek Entrance	All Unit Owners	Assoc.
Bridge at Spring Creek Entrance	All Unit Owners	Assoc.
Irrigation system (including pond water pump)	All Unit Owners	Assoc.