

RIVERVIEW CONDOMINIUM TRUST  
c/o Phoenix Association Management, Inc.  
700 Plantation Street, Worcester, MA 01605  
Phone # (508) 856-7000 / Fax # (508) 856-7300

**\*\*\*IMPORTANT NOTICE\*\*\***

Recently, the Board of Trustees become aware that some owners violating The previously approved Riverview Insurance Resolution, Commonwealth of Massachusetts plumbing, electrical and licensing laws as well as universally accepted safety techniques. Apparently, violations of this nature by a few owners have been occurring. There are numerous reasons why the Board has adopted minimum insurance requirements and policies; some of the most important reasons are as follows:

- ❖ Contractors who meet at least the minimum standards of insurance requirements of the Condominium Association thus absolve our own condominium policy from paying for unnecessary claims and increased insurance premiums.
- ❖ Licensed contractors are experienced workmen who understand the importance of proper safety techniques. They are required to keep insurance as part of their license requirements with the state.
- ❖ Most importantly, the Board believes that the safety of all residents can not be compromised by any individual owner who wishes to save a few dollars by attempting to do the work themselves or by using unlicensed or uninsured workmen.

The Board of Trustees voted on January 14, 1998 to implement a fining procedure for all violators of this Board Insurance Policy. Effective immediately, and no later than March 1, 1998. A fine of \$100.00 per day will be assessed against the individual unit owners' account whenever the following violations exist:

- 1. Lack of evidence of a building permit, electrical permit, and/or plumbing permit.**
- 2. Lack of evidence of Homeowners' Improvement license, if required.**
- 3. Proper levels of insurance coverage adopted by the Board in 1994. (Insurance Resolution)**
- 4. And any other violations deemed actionable by the Board of Trustees or its agent.**

The responsibility to provide proof of insurability using the correct Certificate of Insurance format (called for in the insurance resolution) including having the Riverview Condominium Association and managing agent added as the additional insured shall remain solely with the unit owner performing the work. (Insurance Resolution Enclosed).

