

## **Ridgeview Place**

### **POLICIES AND RULES**

The following Policies and Rules are adopted by the Board of Directors ("Board") of Ridgeview Place Condominium Association. This is pursuant to Article VIII, Powers and Duties of the Association, Section 8.5 Rulemaking, and Section 8.13 General, of the Restatement of Declaration of Ridgeview Place Condominiums, adopted June 25, 1997, and the By-Laws, Section 4.16 k), adopted the same date.

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### **Policy for Exterior Alterations and Improvements Ridgeview Place Condominium Association**

No owner shall make improvements or alterations to any building, structures, or common areas unless specified below or approval is granted by the Board of Directors ("the Board"). To request approval, an Application and Review Form for Architectural and Landscape Improvement/Alteration (copy available on the Portal) must be completed and submitted to the Management Company. Any applications shall include the relevant plans and specifications related thereto (including elevations, materials, color and texture), a site plan showing locations of improvements, excavation or fill material, and any other information reasonably required by the Board. No application shall be considered complete until all such required information is submitted.

#### **Architecture and Buildings::**

1. **No exterior television, radio satellite dish, or other communications antenna of any sort** shall be erected or maintained on any structure or on any portion of the common area of Ridgeview Place Condominiums (RPC) without written permission from the Board and pursuant to our detailed policy entitled Satellite Dish & Antenna Rules.
2. **Solar collectors, hot tubs, awnings, swing sets, clotheslines, dog lines, and basketball goals** (attached or detached) shall not be erected or permitted.
3. **Generators** are not allowed unless approved in advance by the Board. Complete an Application and Review Form for Architectural and Landscape Improvement/Alteration and submit it to the Management Company.
4. **Exterior entry doors** must be white steel and may contain standard type door knockers, peep holes, kick plates, and other standard accessories. Storm doors must be white metal full view.
5. **Mailboxes** are standardized and may not be modified or decorated in any manner. Holiday decorations on mailboxes are permitted as described in the Rules for Landscaping. Damaged mailboxes will be replaced by the Association with the same type, color, size, etc.
6. **Nothing can be attached to the exterior siding of any structure without written permission of the Board.** No nails, screws, bolts, hooks, or punctures of any kind are to be made to the vinyl siding, or any brick walls and columns, on any Ridgeview Place structure. The seal and integrity are especially to be maintained on all vinyl-sided structures.
  - A. **Flags** may only be mounted on an appropriate flag holder attached to the wooden area behind building lights or on other wooden trim. The attachment of flagpoles using items that would pierce the vinyl siding, brick walls or columns, or composite decking and reduce or damage the integrity of the seal is not permitted.
  - B. **Bird feeders** may only be mounted in a manner that does not damage any building, deck railing, trees, etc. Also, bird feeders may not be mounted in a common ground

area that interferes with the mowing of grass or maintenance of shrubs or other plantings.

- C. **Any heat source must be kept away from the vinyl siding and the overhangs. Vinyl siding will melt, both on building sides and overhangs, from direct or radiant heat from barbecue grills or other heat sources.** Refer to the Rules and Guidelines for Miscellaneous Topics for further rules regarding barbecue grills, fire pits, propane heaters, and other open-flame devices/appliances.
- A. **Tiki torches, party torches, and insect repellent torches** of any kind are not permitted if they are open-flame devices/appliances. If you are unsure, check first with the Management Company or the Board. Any such items which are not open-flame should be carefully monitored while lit and must be extinguished and removed when no longer needed.
- B. **Security or surveillance cameras** of any type, including smart video doorbells (e.g., Ring, Nest, and similar brands), may be mounted outside on structures only with advance approval of the Board unless the smart video doorbell is installed on the same existing doorbell location with no other change to the existing door frame, brickwork, or siding. The resident must use the Application and Review Form to submit the request to the Management Company for review and a decision by the Board. Complete details regarding where and how any equipment is to be affixed must be attached to the Form. The privacy of neighbors must be respected at all times.
- C. **Outdoor lighting** of any type, beyond that provided by the Association, is not permitted unless approved by the Board in advance. The resident must use the Application and Review Form to submit the request to the Management Company for review and a decision by the Board. Complete details regarding where and how any equipment is to be affixed must be included. (For landscape or path lighting, or outdoor holiday lighting, see the Rules for Landscaping for details.)
7. **Modifications of any type to exterior decks or patios require written Board approval in advance.** This includes the use of any nails, screws, etc. on these structures.
8. **Garage doors** are the unit owner's responsibility and may only be replaced with standard doors approved by the Board. The paint color of the garage door must match the standards set by the Association, which can be found on Ridgeview Place's website or secured by calling the Management Company. Refer to the Rules & Guidelines for Miscellaneous Topics for more information.
9. Any **conversion of a wood-burning fireplace to gas** must be approved in advance by the Board if siding or any penetration of the building to the outside is necessary. A professional contractor must be used and must provide full details of the work to be performed. No attachment of gas lines on the exterior to any building will be permitted.
10. Any approvals, variations, or exceptions pursuant to the above-noted items shall be documented permanently by letter and placed in a permanent file with the Association's record of the Unit Owner's unit. The Management Company is responsible for advising new buyers of these approval exceptions and related responsibilities. The Association will not accept any financial liabilities for Unit Owners' failure to check whether any exceptions are on file for their unit, either current or in the past.

11. **Violations:** Violations of any of the above rules may be reported by any Unit Owner and should be reported first to the Management Company. The Management Company shall review the violation in regard to the rules and report in writing to the Architectural and Building Committee with a copy to the Board. The Architectural and Building Committee shall review the issue and make their recommendation to the Board for action at the next regularly scheduled Board meeting. If a violation is identified, a notification letter will be mailed to the violator by the Management Company, giving 30 (thirty) days to rectify the situation. The letter should include specific conditions to remedy the violation. It should also be noted that any other solution would require Board approval before proceeding.

**Landscaping:**

Refer to the separate document titled Rules for Landscaping.

## Rules for Landscaping Ridgeview Place Condominium Association

Ridgeview's Restatement of Declaration, Article X, states in 10.4 Alterations: An Owner may, at his expense, alter the size of a balcony, deck or patio allocated to his Unit as a Limited Common Element, or improve the space beneath such balcony, deck or patio, or alter or improve the appearance of the Common Elements (such as plantings and gardens), **but only with the prior written consent of the Board**, which shall review the plans as to consistency with the original development relative to dimensions, materials appearance and other related criteria, subject to such reasonable rules as the Board may adopt and amend from time to time. The Owner and subsequent Owner shall be responsible for the ongoing maintenance of such alterations.

### Steps to Apply for Landscape Addition or Alteration

1. Complete Architectural Request Form, available at the Ridgeview Place website for the addition or alteration of tree and shrubs to Common Elements.
2. Submit Architectural Request Form to Management Company. Attach a sketch of additional or alterations (including dimensions) or an official copy of your plot plan. Include description, including pictures and/or drawings.
3. Applications will be reviewed by the Landscape Committee and submitted to the Board of Directors for a final decision.

### RULES FOR LANDSCAPING

Borders. Spade cut borders are the standard for edging. All other edging materials are prohibited. All spade cut borders and retaining walls are maintained by the Landscape contractors under the direction of the Landscape Committee.

Flowers, Annuals, Perennials, Ornamental Grasses. The planting of annuals, perennials or ornamental grasses is permitted in existing beds or approved pots. Ornamental grasses must not exceed 18" when mature. Flowers may be planted in boxes or planters on the rails of decks or courtyard fencing that are uniform in appearance and match the deck, building or rail color. Fruits, vegetables and artificial flowers or plants are not permitted. Planting around mailboxes, fire hydrants, utility boxes or in the driveway median strip is prohibited. Care and maintenance are the responsibility of Unit Owner and subsequent Unit Owner.

Invasive Vines and Ground Cover. The planting of invasive vines or ground cover, including but not limited to wisteria, English ivy, vinca, trumpet vine, clematis, etc., is strictly prohibited and subject to removal.

Flower Pots, Statues, Birdbaths must be constructed of terra cotta, stone, brick, concrete, black metal or resemble same. Items may not exceed 36" in height and must be placed within 36" of the vertical exterior walls of a Unit. Pots, statues or birdbaths may not be painted or colored.

Garden Ornaments, Trellises, Lawn Furniture are limited to courtyards, covered walkways, porches, decks or patios.

Holiday Decorations. Exterior Christmas or Hanukkah decorations are permitted from one week prior to Thanksgiving through January 15. All other holiday decorations are limited to one week prior to and one week after the holiday.

Landscape or Path Lighting. The installation of any exterior lighting must be approved by the Board of Directors. See Steps to Apply for Landscape Addition or Alternation.

Trees and Shrubs. Unit Owner must submit an application to the Management Company before making any additional or alterations of trees and shrubs. Approval by the Board of Directors and the Association Landscape Committee must be obtained prior to any alterations or additions of trees and shrubs. Unit Owner shall maintain, repair, replace or remove at his/her own expense, any additions or alterations made by Unit Owner and any subsequent Unit Owner should they become unsightly, deteriorate or planted without approval. See Steps to Apply for Landscape Addition or Alternation.

## Approved Vehicle Rules 08/19/2015

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### Vehicles and Parking Rules

#### Enforced By Ridgeview Place Condominium Association (RPCA)

- A. The following motor vehicles shall not be parked or stored in the Condominium, except in an enclosed garage:
1. Derelict, abandoned, or unlicensed vehicles,
  2. Mobile homes,
  3. Recreational vehicles,,
  4. Boats,
  5. Trailers,
  - 6 Motorcycles and all-terrain vehicles,
  7. Buses, trucks, or pick-up trucks in excess of one-half ton, and
  8. Commercial vehicles, which shall mean any vehicle (except passenger automobiles) that has commercial signs or advertising, or has commercial equipment or materials visible.

Rule (A) above shall not apply to vehicles used in connection with reasonable loading and unloading, deliveries, and services to owners, provided that such use does not exceed twenty-four (24) hours.

B. No major repair or maintenance of any motor vehicle shall be carried on in any portion of the Condominium (except within the garage) without the prior written consent of the Board.

C. No vehicle shall be parked overnight on the streets of the Condominium. The term "overnight" shall mean between the hours of 12:00 midnight to 6:00am.

D. Parking is also prohibited on streets when snow accumulation exceeds three inches. Residents must refrain from parking on streets when significant snowfall is expected.

E. All Owners or residents shall park their vehicles in their garage or driveway unless prior written consent is obtained from the Board. Unit owner and resident parking in Guest Parking Pads is prohibited. Guest Parking Pads are for guests.

\*Reference RPC Temporary Guest Parking Pass and process immediately following Vehicle Rules in obtaining a temporary pass.

F. Unit owners may display a vehicle "For Sale" sign either in or on the vehicle. For display purposes, such vehicles may not be parked in a location other than unit owner's driveway.

## Approved Vehicle Rules 08/19/2015

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G. Any vehicle in violation of this section, items B through E, may be removed at the Owner's expense, after reasonable notice and opportunity to be heard, unless the Board determines that an emergency exists.

### **Enforced by St. Louis County per approved County ordinance(s)**

- I. No vehicle shall be parked on any individual cul-de-sac within Ridgeview Place between the hours of 6:00am and 6:00pm. (This restriction is only for the circular court area on the streets of Ridgeview Circle Lane, Ridgeview Circle Court, Highview Circle Drive and Highview Circle Court.)
- II. No parking on Ridgeview Circle Drive from the front entrance to the clubhouse.
- III. No parking on Highview Circle Drive from the pool to Ridgeview Circle Drive.
- IV. No parking from midnight to 6:00am on all other streets.

To report a parking violation, call 314-889-2341 and an officer will be dispatched. Violators will be ticketed.

The County police will also enforce and issue tickets for speed limit violations (25mph on all streets within Ridgeview Place Condominiums) and violations of all other posted traffic controls such as STOP signs.

### **Process for Obtaining a Temporary Parking Pass on Any of Ridgeview Place's Parking Pads:**

1. All requests for a temporary parking pass on one of the RPC parking pads must be requested in writing to RPC's Property Manager (SMG).
2. Letter must contain reason(s) for the request.
3. Letter must contain all information regarding residency (i.e. unit address, owner/resident, etc.) and full description of the vehicle (i.e. year, make, model, etc.).
4. The Property Manager will present the request for approval by the Board.
5. If approved by the Board, the Property Manager will sign the Temporary Parking Pass and issue Pass to the requester. If not approved by the Board, the Property Manager will advise the requester as well.

### Rules and Guidelines for Miscellaneous Topics Ridgeview Place Condominium Association

1. **BARBEQUE (BBQ) GRILLS:** Charcoal and gas barbecue grills are not permitted to be used or stored on decks or under overhangs (such as under a deck). Outside grilling is allowed only on driveways or common ground area, providing it is ten (10) or more feet away from the building. Currently there is no restriction on the use of electric grills outside. Using safe practices while grilling is critical because of the danger a fire can have on our community of attached buildings.

Grills should be stored, once cooled, in garages, or may be stored outside your unit (except not on decks or under overhangs) but not on common ground. If storing outside the garage, the grill must be covered. NOTE: Storage of propane tanks should always be in accordance with manufacturer's recommendations.

2. **CHIMNEYS:** Should be cleaned (swept) annually if the fireplace is used on a regular basis. Please also read the separate Wood-Burning Fireplace/Chimney Care Policy which is in effect in Ridgeview Place.
3. **DRIVEWAYS:** Are sealed periodically by the Association. Notification is given to the resident by the Management Company.
4. **WOOD-BURNING FIRE PITS:** Fire pits (with a cover) may be used only on driveways but must be kept more than ten (10) feet from the garage structure when in use. The fire pit must be tall enough and/or the bottom shielded such that the driveway asphalt is not affected by the heat. After use, the covered fire pit may be left outside overnight on the driveway to cool down but must be stored in the garage the following morning. The use of fire pits shall not be permitted on decks, patios, balconies, courtyards, or under arbors or decks.
5. **FIREWOOD:** See the Termite and Wood-Destroying Insect Policy for information about storage of firewood.
6. **FIREWORKS:** Fireworks are subject to the restrictions of our municipality ordinances.
7. **GARAGE DOORS:** Garage doors are the unit owner's responsibility and may only be replaced with standard doors approved by the Board. Fill out an Application and Review Form for Architectural and Landscape Improvement/Alteration (which can be found on the Ridgeview Place website) and submit it to the Management Company for sharing with the Board. Also, the paint color of the garage door must match the standards set by the Association, which can be found on the Ridgeview Place website ("the Portal") or secured by calling the Management Company.  
  
Garage doors should be kept closed unless required for ingress or egress. Open doors may invite unwelcome attention by outsiders and compromise the security of those units with the open door as well as other units.
8. **GARBAGE AND RECYCLING:** Is picked up on Tuesday mornings by the company(ies) hired by the Association. Dumpsters/Trash cans are to be kept inside your garage except on collection days and the previous evenings. Generally, if a federal holiday falls on

Monday or Tuesday, the pickup day will be moved back one day. Refer to the holiday schedule posted on the Portal.

9. **GRASS:** Grass, shrubbery, and trees should be watered regularly. Talk with neighbors and work out a "buddy" system to share the responsibility. Landscape maintenance is scheduled by the Grounds Maintenance Committee and may be changed from time to time due to weather conditions or unforeseen circumstances. (Note: Some areas are watered by our automatic sprinkler system.)
10. **NEIGHBORS:** Owners of Ridgeview Place (and their address) are listed on the Portal hosted by the Management Company. Owners may opt out of including their telephone number and/or email address.
11. **NEWSPAPERS:** Should not be left in driveways for extended periods. Please stop delivery or arrange for pickup by a neighbor when you're out of town.
12. **NOISE, ODORS, OR OTHER NUISANCES:** All residents are entitled to the enjoyment of their premises. Therefore, noises, odors, or other nuisances from individual units that are unreasonable given the time of day, or their severity, must be terminated upon the request of the offended resident. The parties are encouraged to resolve the matter between or among themselves. If the offended party cannot get a resolution, they may seek such a ruling, in writing, from the Board of Directors.
13. **PETS:** See Rules on Pets.
14. **PROPANE HEATERS, PROPANE FIRE PITS, AND OTHER OPEN FLAME DEVICES/APPLIANCES:** Propane heaters and any other devices/appliances with an open flame cannot be used unless more than ten (10) feet from any building. They are not to be used on decks or under overhangs (such as under decks). When cooled, they should be stored in garages, or may be stored outside your unit (except not on decks or under overhangs) but not on common ground. If storing outside the garage, the device/appliance must be covered. NOTE: Storage of propane tanks should always be in accordance with manufacturer's recommendations.
15. **SIGNAGE:** See Sign Policy.
16. **SNOW REMOVAL:** Snow removal from the streets and parking pads is a basic service provided by the Association. Snow is removed from the individual driveways only when the depth equals or exceeds three inches (3"). Personal vehicles should be kept off of the streets to allow snow removal equipment to be used.
17. **STEREOS/SPEAKERS:** Should NOT be on/against common walls.
18. **STORAGE:** Items that detract from the appearance of the units may not be kept or stored outside without the prior written permission of the Board. This includes, but is not limited to, laundry, playhouses, boats, tools, unused flower pots, etc. Patio furniture and related items are expected to be maintained in good repair. Toys, bicycles, and other items of personal property must not remain outside overnight.
19. **STORAGE CONTAINERS / DUMPSTERS / PODS / ETC.:** No storage containers, dumpsters, PODS, or similar storage or trash containers may be kept on any driveway.

guest parking pad, or street UNLESS written permission is secured in advance from the Board of Directors. Such written permission will include the date(s) in effect. Contact the Management Company to request such written permission from the Board.

20. **WILD ANIMALS:** Wild animals are not pets and should not be fed or otherwise encouraged to come anywhere near the buildings. They can be dangerous, destructive, and promote disease. By County law, it is illegal for anyone to shoot by any means on or into common ground or limited common elements such as decks, patios, driveways, streets, entries, etc. Police will enforce after notification. No resident shall be permitted to poison, trap, or injure wildlife on commons ground or limited common elements. Professional removal only, of specified animal or animals, requires prior Board approval. Prior Board passed policy requires this be done at owner's expense unless otherwise determined by the Board. Problems with wildlife at a unit or building could result in a request to remove all food sources near the unit or building. Feeding wildlife near buildings, excluding bird feeders, is discouraged.

**Pool Rules**  
**Ridgeview Place Condominium Association**

The Ridgeview Place Condominium Association ("Association") swimming pool is available for the enjoyment of all Ridgeview Place residents (whose fees are paid up to date) and their guests. Access to the pool area is by key. Clubhouse/pool keys are available by contacting the Management Company, and a deposit is required.

The Association wants all those using the pool to have a pleasant AND safe visit. The following rules apply to all those using the pool - please read them carefully!

**Pool Usage is subject to the following:**

1. Pool hours are 9:00 a.m. to 10:30 p.m. daily. There is no lifeguard on duty.
2. An adult resident must accompany children under the age of 18 and remain present at all times. The adult resident must oversee any children and is responsible for each child's behavior at the pool.
3. Guest(s) must be accompanied by a resident and are limited to six (6) per unit. Exceptions to this rule may be requested by the resident filling out the form "Request for Exemption from Pool Rules" and submitting the form to the Management Company for approval by the Board. The form can be found on the Ridgeview Place website or can be requested by contacting the Management Company. The approval document must accompany the guest(s) to the pool.
4. Guests using the pool are the responsibility of the unit resident/unit owner. Please remind your guests of the pool rules. Resident/unit owners will be held accountable for their guest's behavior or any damage incurred.
5. Residents are required to dispose of all trash, roll down umbrellas after use, and generally straighten the area before leaving the pool for the day. All pool accessories need to be taken home with you — no toys, noodles, etc., are allowed to be intentionally left in the pool area.
6. Access to the clubhouse restroom is through the rear door of the clubhouse only. **DO NOT** enter or exit the clubhouse through the sliding glass doors if you are using the restroom.
7. Should you use the refrigerator or freezer in the clubhouse while using the pool, you must remove your food or beverages before you leave as they will be discarded if left behind.
8. Pool gates must be kept closed and locked at all times.
9. No pets are allowed in the pool or pool area.
10. **NO SMOKING** allowed inside the pool fenced-in area. Smokers may use the covered area at the front entrance of the clubhouse as a designated smoking area, with the understanding that all cigarette/cigar butts are to be disposed of in the existing receptacle. **DO NOT** flip butts out into the lawn, shrubs, or pavement.
11. Noise level shall be kept to a minimum after 10:00 p.m. Please be considerate of those living close to the pool.

**Pool Safety Rules:**

- A. There is never a lifeguard or pool attendant on duty. Residents and their guests use the pool at their own risk.
- B. **ABSOLUTELY NO GLASS** containers are permitted in the pool area at any time! Should glass be broken and get into the pool, requiring the pool to be drained and cleaned, the responsible resident(s) will be charged with the cost associated with draining, cleaning, and refilling the pool. We know no one wants this to happen so let's **KEEP ALL GLASS OUT OF THE POOL AREA**. Residents found in violation of this rule should be reported to a member of the Board of Directors for immediate follow-up.
- C. No diving from the poolside into the pool.
- D. No running or horseplay on the pool deck.
- E. The pool rope is a safety device; please do not sit, stand, or play on the rope. If you remove the pool rope to swim laps, you must replace the rope before leaving the pool so that this safety device is again in place. The pool rope shall NOT be removed when children under the age of 18 years are present.

**Request for Exemption from Pool Rules  
Ridgeview Place Condominium Association**

Date of Request: \_\_\_\_\_

From:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Request:

Date for which permission is requested: \_\_\_\_\_

\_\_\_\_ Request to exceed the number of pool guests allowed (which is six)  
Number requested: \_\_\_\_\_

\_\_\_\_ Request to have \_\_\_\_\_ guest(s) at the pool in my absence.

Reason for Request: (Please explain in detail the reason for your request.)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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\_\_\_\_ **Approved**

\_\_\_\_ **Not Approved**

Signed: \_\_\_\_\_ Date: \_\_\_\_\_  
Designated Official of Management Company

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Procedure:

1. This request is to be sent to the Management Company via email or via regular mail. If a resident does not have email, they can request a copy of this form to be mailed to them.
2. When the completed form is received by the Management Company, they will forward the form to the Board of Directors.
3. The Board may approve OR not approve the request by majority vote.
4. The Management Company will mark the form "Approved" or "Not Approved" and return it to the resident making the request.
5. The approved form must be in the possession of the resident or guest when they are at the pool.
6. The approval of the request will be made a part of the next's month's meeting minutes of the Board so that a record of requests can be maintained.

## **Clubhouse Rules**

### **Ridgeview Place Condominium Association**

The Ridgeview Place Condominium Association (RPCA) clubhouse facility is available for use by Ridgeview Place Unit Owners (i.e., homeowners), whose fees are paid up to date, and their guests. In some cases a rental fee may be charged and in others there is no cost. Access to the clubhouse is by key, which is available by contacting the Management Company; a deposit is required. Residents using the pool may also use the clubhouse restrooms and, if no private rental event is in progress, the kitchen amenities.

Reservations of the clubhouse are jointly handled by the RPCA Clubhouse Representative and the Management Company. Always contact the Management Company first to determine if the facility is available for the date/time you want. The Management Company will provide you with the name and telephone number for the RPCA Clubhouse Representative so that you can take the next steps with that person. The Management Company will also immediately notify the Clubhouse Representation of the Unit Owner's interest in renting the clubhouse. To learn more about the clubhouse's amenities, please contact the RPCA Clubhouse Representative.

Priority for reserving the clubhouse is given to RPCA-sponsored meetings. For example, the clubhouse will normally serve as the location for monthly meetings of the Board of Directors and committees established by the Board. Meeting dates/times for such meetings are posted in the clubhouse.

The clubhouse may also be used for small social groups of Ridgeview residents who meet periodically to play cards, work on crafts, etc. Non-residents may be included in these groups but the majority of members should be residents. No rental fee will be charged for use of the clubhouse by these groups.

Unit Owners may also rent the clubhouse for a private function they are hosting, which may include residents and/or non-residents. Examples of such events would be bridal or baby showers, family parties, birthday parties, etc.

The Association wants all those using the clubhouse to have a pleasant event. **Therefore, the following rules should be carefully read to ensure compliance by Unit Owners, residents, and their guests.**

#### **General Rules Applicable to All Using the Clubhouse:**

- 1. PURPOSE OF USING CLUBHOUSE:** The clubhouse may not be used or rented for commercial purposes.
- 2. RESPONSIBILITY FOR DAMAGE:** Residents using the clubhouse for any type of event are responsible for ensuring that the facility is not damaged in any way. The resident will be responsible for the costs of repairing any damage, such as spills, broken furniture, etc.
- 3. GUESTS:** Maximum number of persons allowed is 75. Guests must be accompanied by an adult resident, especially children under the age of 18. No more than six (6) guests per unit are allowed at one time unless the clubhouse is rented for a private function.
- 4. ACCESS:** The front door of the clubhouse must be kept locked at all times, except during reserved private functions. The Unit Owner responsible for renting the facility must ensure all doors are closed and, if applicable, locked securely at the end of his/her function.

5. **SMOKING:** Smoking is not permitted inside the clubhouse or inside the pool area. Please inform your guests and ensure that they comply with this policy. Smokers may use the covered area at the front entrance of the clubhouse as a designated smoking area, with the understanding that all cigarette/cigar butts are to be disposed of in the proper receptacle. DO NOT flip butts out into the lawn, shrubs, or pavement.
6. **PETS:** No pets are allowed in the clubhouse, pool, or pool area.
7. **FOOD AND BEVERAGES:** Food and beverages may be consumed in the clubhouse or outside under the wood arbor. A refrigerator is available for food or beverage storage. Anything left in the refrigerator will be discarded when the clubhouse is cleaned; however, alcoholic beverages must never be left on the premises. Although alcoholic beverages are permitted, you are responsible for your guests' behavior — the police will be called if drunken behavior, underage drinking, or other inappropriate or unlawful behavior are observed. **ABSOLUTELY NO GLASS CONTAINERS** are permitted in the pool area at any time of year!
8. **CLEAN UP:** Residents who use the clubhouse are responsible for clean-up after use. Please clean up before leaving the facility. All trash must be placed in the trash or recycle dumpsters located outside the back of the clubhouse. Please remove all decorations or signs used both inside and outside the clubhouse. If your function will end late in the evening, arrangements can be made with the Management Company for your clean-up to be done early the next morning, but clean-up must be completed no later than 9:00 a.m. in this case.

#### **Rules Applicable for Rental of the Clubhouse for a Private Function**

- A. **PROCEDURE:** Only a Unit Owner may rent the clubhouse for a private function. Contact the Management Company to determine if the clubhouse is available on the date/time you want. Once an agreeable date/time is found, the Management Company will give you the name and telephone number of the RPCA Clubhouse Representative who will do a walk-through of the clubhouse with you, cover the general rules of clubhouse use, and provide you with copies of these Clubhouse Rules and the Clubhouse Rental Agreement. After reading the Clubhouse Rules, the Rental Agreement must be completed and returned to the Management Company with the rental fees noted below. It is recommended that the renter should visit the clubhouse 24 hours prior to his/her event to ensure the premises are clean, bathrooms have toilet paper, and soap and towels are in the bathroom dispensers— contact the RPCA Clubhouse Representative if there are any concerns.
- B. **RENTAL FEE:** The rental fee is \$100 for all private functions to help defray the cost of clubhouse supplies, cleaning of the clubhouse, etc. Also, a security deposit of \$100 is required. The rental fee and the security deposit are both due at the time of reservation confirmation, when the Clubhouse Rental Agreement is filled out and returned to the Management Company. Two separate checks payable to Ridgeview Place Condominiums must be written and submitted to the Management Company with the Rental Agreement. If the renter does not use checks, he/she can pay through the Portal website maintained by the Management Company.

The rental fee is nonrefundable (unless the event is cancelled and notice given in advance to the RPCA Clubhouse Representative). The security deposit will be refunded by issuance of a check by the Management Company after the event if there are no damages. If damages are determined by inspection after the event, deductions will be

made from the security deposit. Should damages exceed the security deposit, the Unit Owner will be billed for the difference.

- C. **HOURS:** Clubhouse rental DOES NOT extend past midnight. Your function must end and your guests leave the clubhouse by 12:00 midnight.
- D. **NOISE:** Music and noise must be kept to a reasonable sound level. All glass sliding doors facing the pool, if open, must be closed by 10:00 p.m.
- E. **FACILITY AMENITIES:** Clubhouse rental DOES NOT include the use of the pool, pool area, or exercise room. The pool BBQ grill may be used but not to the exclusion of residents who are using the pool. The pool cannot be rented for private functions and will remain open for use by all residents. Your guests may sit outside under the wood arbor next to the sliding glass doors, but the pool patio area closes at 10:30 p.m. and all people must be inside the clubhouse and the sliding glass doors closed at that time. Smoking is only allowed outside the front entrance to the clubhouse.
- F. **ABSOLUTELY NO GLASS CONTAINERS (bottles, glasses, etc.) are permitted in the pool patio area, including under the wood arbor.** The Unit Owner who is renting the clubhouse is to provide a table, inside the clubhouse and next to each glass sliding door to the patio, and provide a "NO GLASS ON POOL PATIO" warning sign, paper or plastic cups, and a receptacle for glass, for guests to use before they exit the building to the pool patio area where NO GLASS is permitted. **Remember – Ridgeview's policies state that ABSOLUTELY NO GLASS containers are permitted in the pool area at any time! Broken glass is a danger to those walking barefoot in the pool area.. Also, should glass be broken and get into the pool, requiring the pool to be drained and cleaned, the responsible Unit Owner will be charged with the cost associated with draining, cleaning, and refilling the pool. KEEP ALL GLASS OUT OF THE POOL AREA.**
- G. **CHILDREN UNDER THE AGE OF 18:** No children under the age of 18 are allowed outside the clubhouse in the pool patio area due to the difficulty in keeping them from going outside this designated area and potentially entering the pool without adult supervision.
- H. **RESTROOMS:** Restrooms are not limited to clubhouse reservation use only. Residents and their guests who are visiting the pool are permitted to use the restroom facilities in the clubhouse; however, they are to enter and exit the building through the door located at the back side of the clubhouse.
- I. **PARKING:** It is the Unit Owner's responsibility to inform guests where to park. Guests may park on asphalt parking pads around the complex, if space is available, or on the side of the street opposite residential driveways, EXCEPT as indicated by "No Parking" signs. It is the Unit Owner's responsibility to inform guests about our parking restrictions and the potential for ticketing by the St. Louis County Policy for illegally parked vehicles. Parking on grass is strictly prohibited—the cost of repairing any damage to grass or sprinkler heads will be the Unit Owner's responsibility. Encourage your guests to car pool together!

**Clubhouse Rental Agreement  
Ridgeview Place Condominium Association (RPCA)**

Unit Owner Reserving Clubhouse \_\_\_\_\_

Address \_\_\_\_\_

Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Date of Function \_\_\_\_\_ Time \_\_\_\_\_

Purpose of Event \_\_\_\_\_

Clubhouse Rules and Regulations

1. Clubhouse rental does NOT extend past 12:00 midnight.
2. Clubhouse rental does NOT include use of the pool, pool area, or exercise room.
3. Music and noise must be kept at a reasonable sound level. All glass sliding doors facing the pool are to be closed at 10:00 p.m.
4. Smoking is NOT permitted inside the clubhouse. See attached Clubhouse Rules for where and under what conditions smoking is permitted.
5. BBQ grill may be used but not to the exclusion of residents who are using the pool.
6. Glass containers are NOT permitted outside the clubhouse. See attached Clubhouse Rules for very important glass restrictions.
7. Clubhouse restrooms are NOT limited to clubhouse reservation use only. Residents and their guest who are visiting the pool are permitted to use restroom facilities in the clubhouse.
8. Clubhouse, pool patio area, and clubhouse entrance area clean-up should be completed before leaving the facility. Arrangements can be made with the RPCA Clubhouse Representative to allow for clean-up early the next morning. All clean-up must be completed by 9:00 a.m. the following morning prior to pool opening.
9. All alcoholic beverages must be removed from the premises before leaving. Arrangements can be made with the RPCA Clubhouse Representative to secure alcohol under lock and key for removal by 9:00 a.m. the following morning.
10. CLEAN-UP: Unit Owners who rent the clubhouse are responsible for clean-up after use, which shall include:
  - All decorations used on the inside and outside of clubhouse are to be removed.
  - Any tables, chairs, or sofas that are moved must be put back to their original placement.
  - All hard surfaces (such as counters or tables) are to be wiped down.
  - Clubhouse is to be vacuumed and dishwasher emptied, if used.
  - All food and beverages need to be removed from refrigerator and freezer.

- All trash cans in kitchen and restrooms are to be emptied and the bags placed in the trash or recycling dumpsters located behind the clubhouse, and new bags placed in all trash cans inside clubhouse.
- The Renting Unit Owner is responsible for placing the clubhouse's trash and recycling dumpsters outside the gate of the pool area facing Ridgeview Circle Drive on Monday night for trash pick-up day on Tuesday (or whatever day is applicable if the holiday schedule applies), AND returning the dumpsters to the back of the clubhouse after trash pick-up occurs.
- If any of the above clean-up is not executed/completed to the satisfaction of the RPCA Clubhouse Representative, the Renting Unit Owner will lose \$50.00 of his/her Security Deposit.

Any violation of this Rental Agreement and the attached Clubhouse Rules may result in the forfeiture of the Security Deposit and possibly the right to rent the clubhouse in the future. Liability for damages is not limited to the amount of the Security Deposit.

- The undersigned Ridgeview Place Condominium Unit Owner hereby agree to abide by the attached "Clubhouse Rules" and the above "Rules and Regulations" for rental of the clubhouse.
- **A Security Deposit check in the amount of \$100 and a Rental Fee check in the amount of \$100, both made payable to Ridgeview Place Condominiums, shall be submitted to the Management Company along with this completed Rental Agreement.** (If the Unit Owner does not use or have checks, the two fees can be submitted via the Portal website of the Management Company - contact the Management Company if you have questions.)
- As long as everything is clean, not damaged, and the stipulations of this agreement have been satisfied, the Security Deposit will be refunded to me via check within 14 days after use of the clubhouse. Deductions from the Security Deposit will be made toward any damages. Should damages exceed the amount of the Security Deposit, the undersigned Unit Owner will be billed the difference.

---

Signature of Renting Unit Owner

Date

---

Signature of RPCA Clubhouse Representative

Date

Copies to:    Renting Unit Owner  
                  RPCA Clubhouse Representative  
                  RPCA Management Company

**Wood-Burning Fireplace/Chimney Care Policy  
Ridgeview Place Condominium Association**

This policy establishes requirements for inspection and cleaning of fireplaces/chimneys by homeowners of Ridgeview Place Condominium Association ("Unit Owners").

1. Unit Owners are required to have their fireplace/chimney inspected and/or cleaned on a regular basis, but no less than every two (2) years, by a qualified contractor who is licensed to provide such services. Every two (2) years, the Management Company shall send a notification letter to each Unit Owner to advise of this requirement.
2. This policy shall apply to only wood-burning fireplaces.
3. The qualified contractor must provide the Unit Owner with an Inspection Certificate, a copy of which must be submitted to the Management Company within ninety (90) days of the date of the letter received by the Unit Owner from the Management Company (see #1 above). The Inspection Certification must state one of the following:
  - a. That the fireplace burns wood logs, and that the chimney is not in need of cleaning.
  - b. That the fireplace burns wood logs, and that the chimney requires cleaning.
4. If the qualified contractor determines that the chimney is in need of cleaning, the Unit Owner must contract with a qualified contractor who is licensed to provide such services, ensure that any necessary cleaning is performed, and submit proof of the cleaning to the Management Company within sixty (60) days of the initial inspection.
5. All expenses related to the inspection or cleaning will be borne directly by each Unit Owner.
6. Any Unit Owner who does not comply with the requirements this policy shall be subject to a fine or fines, as determined by the Board of Directors. Full compliance with this policy is necessary for fire safety in Ridgeview Place Condominium Association.

**Dryer Vent Cleaning Policy**  
**Ridgeview Place Condominium Association**

This policy establishes requirements for inspection and cleaning of dryer vents by homeowners of Ridgeview Place Condominium Association ("Unit Owners").

1. All Unit Owners are required to have their dryers vent inspected and cleaned on a regular basis, but no less than every four (4) years, by a qualified contractor who is licensed to provide such services. Every four (4) years, beginning in 2019, the Management Company shall send a notification letter to each Unit Owner to advise of this requirement.
2. This policy shall apply to both electric and gas dryers.
3. Both the inside of the dryer (from the lint trap screen to the dryer exhaust port) and the vent hose from the dryer to the outside vent opening are to be inspected and cleaned.
4. The qualified contractor must provide the Unit Owner with an Inspection Certificate, a copy of which must be submitted to the Management Company within ninety (90) days of the date of the letter received by the Unit Owner from the Management Company (see #1 above). The Inspection Certification must state that the contractor inspected the dryer and vent and performed professional cleaning of all aspects of the dryer and the dryer vent.
5. All expenses related to the inspection and/or cleaning will be borne directly by each Unit Owner.
6. Unit Owners are encouraged to use only hoses constructed of (a) aluminum or galvanized steel rigid sheet metal or (b) flexible metal for the hose between the clothes dryer and the condo unit duct connection, which meets St. Louis County Building Code. Plastic or paper-laminated with aluminum foil types of hoses are fire hazards when over-heated.
7. Any Unit Owner who does not comply with the requirements this policy shall be subject to a fine or fines, as determined by the Board of Directors. Full compliance with this policy is necessary for fire safety in Ridgeview Place Condominium Association.

**Pet Rules**  
**Ridgeview Place Condominium Association**

Ownership of pets in Ridgeview Place is subject to and regulated by both St. Louis County Ordinances and Ridgeview's Governing Documents (i.e., Restatement of Declaration and Policies & Rules). These Pet Rules summarize the rules and regulations applicable to ownership of pets.

Section 5.7 of Ridgeview's Restatement of Declaration states: "No animals, birds, rabbits, livestock, fowl or poultry of any kind shall be kept, raised, or bred in the Condominium, except that one cat and/or one dog or two cats or two dogs may be kept as pet(s) in a Unit. Fish maintained in a household aquarium shall not be deemed to be 'animals' as defined herein. Any pet creating a nuisance or unreasonable disturbance or noise (in the sole judgment of the Board) shall be permanently removed from the Condominium within thirty (30) days of written notice from the Board."

1. Pets are limited to two (2) per Unit, as outlined in the prior paragraph.
2. Pets must be on a leash and under the control of their owner when outside of the Unit or garage. Every person responsible for a dog or cat shall keep it from being at large; that is, it must be attached to a leash held by a person that is capable of and is in fact controlling the animal. St. Louis County Animal Control may be called to capture and remove loose animals.
3. Residents are responsible for the immediate removal of their pet's fecal matter from all areas. Carry a plastic bag with you when walking your dog or cat and dispose of any fecal matter in your dumpster when you return home. Not cleaning up after your dog or cat is subject to fine(s).
4. No pets are allowed in the pool area. Such pool area includes the entire area inside the metal fence and clubhouse.
5. Any damage to Common Elements, Limited Common Elements, or the property of other than the Unit Owner, arising from any pets in the Unit, shall be the liability of the Unit Owner. Remedies the Board may pursue may include, but are not limited to, reduction in the number of, or removal of such pets, fines, or liens.
6. Pets creating a nuisance or unreasonable disturbance shall be removed within thirty (30) days of written notice from the Board, and Unit Owners shall be subject to fines. Such actions will be initiated from a verified (i.e., third party written report or time/dated photo or video) resident complaint or a sequence of events that, in the Board's opinion, constitute a nuisance or an unreasonable disturbance.
7. No breeding of animals is permitted, nor any other commercial activity related to animals.
8. Outside pet enclosures are prohibited.

**Termite and Wood-Destroying Insect Policy**  
**Ridgeview Place Condominium Association**

This policy establishes requirements for inspections, treatment, and repair of damage caused by termites and wood-destroying insects by Ridgeview Place Condominium Association and its homeowners ("Unit Owners").

1. The Ridgeview Place Condominium Association (through its Management Company), when directed by the Board of Directors, shall provide for periodic inspections by a qualified termite inspector for the identification, treatment, and repair of damage in the Common Elements (except those Limited Common Elements which are the responsibility of each Unit Owner pursuant to Section 10.3 of the Declaration of Restatement and except as otherwise provided herein) caused by termites and other wood-destroying insects.
2. The Unit Owner will be responsible for any required redecoration within the boundaries of his/her Unit, and for any interior materials or components normally considered part of the Unit (e.g., wooden floors, wooden kitchen cabinets, etc.) as defined in Section 3.1 of the Restatement of Declaration.
3. When directed by the Board of Directors, periodic inspections (by a qualified termite inspector) of the Association property, to include the exterior of the Units and interior of the garage area if access is available at the time of inspection. Unit Owners will be notified of inspection times, at which time the Unit Owners may schedule additional interior inspections (at their expense) at the time of the Association-provided inspection or at any time on their own.
4. If termite infestation or activity is determined or suspected, then access to the interior of the Unit (and all Units in the Building) will have to be scheduled with the Unit Owners. Treatment will be scheduled with the affected Unit Owner(s). The Unit Owner will pay for all recommended interior treatments, except for the garage.
5. Most termite companies only guarantee to come back and inspect again (and possibly treat again) if termites are found in a building they have previously treated. Most do not guarantee to pay for repair of the damage. The warranty policy of each potential vendor must be clearly understood.
6. Any Unit Owner suspecting infestation or termite activity should contact the Management Company for the Association, who would then schedule an inspection.
7. **At no time is FIREWOOD to be stored in direct contact with Decking, Concrete Slabs (inside or outside), Ground, Mulch, Rocks, or any portion of the Buildings. Also, FIREWOOD is not to be stored in the driveway median. Keep FIREWOOD elevated in metal racks with no direct contact with the aforementioned areas.**
8. Any Unit Owner who does not comply with the requirements this policy shall be subject to a fine or fines, as determined by the Board of Directors. Compliance with this policy is necessary to protect the Units of all Unit Owners of Ridgeview Place Condominium Association.

**Sign Policy**  
**Ridgeview Place Condominium Association**

All signs are prohibited outside the unit, as well as in the windows of the unit, except as described below:

1. For Sale Open House Signs. A Real Estate "For Sale Open House" sign may be displayed on Common Element property (including at the Ridgeview Place entrance) only on Saturday and Sunday when attended by an on-site seller/agent, and on a weekday in conjunction with an open house for real estate agents to preview new listings.
2. Garage Sales. Individual unit garage sales are prohibited. The Board of Directors may, at their discretion, authorize Association-wide garage sales in Ridgeview Place and, if so authorized, will provide notice and guidelines to all residents via the monthly newsletter.
3. For Sale Signs on Vehicles. Residents may display a vehicle "For Sale" sign either in or on the vehicle. For display purposes, such vehicles may not be parked in a location other than the resident's driveway.
4. Security Warning Signs. Signage indicating a resident's unit is protected by a security system may be displayed by a decal in the entry area window(s) and/or by outdoor signage provided by the vendor. The outdoor sign must be displayed either inside the courtyard area of the unit or posted not further than twelve (12) inches beyond the exterior plane of the building (or, alternatively, not further than twelve [12] inches from the stairs of the unit's entry deck at the front door). In addition, the outdoor sign may be no larger than twelve (12) inches in diameter with the top of the sign no higher than eighteen (18) inches off the ground.

**Satellite Dish & Antenna Rules**  
**Ridgeview Place Condominium Association**

Residents at Ridgeview Place Condominium Association ("Association") are permitted to install a Satellite Dish and/or Antenna after receiving approval in advance. The resident must complete an Architectural review form which can be found at the Management Company Portal/ Website or by calling the Management Company. The completed form should be submitted to the Management Company for forwarding to the A&B (Architectural & Building) Committee for their review and determining whether any changes are needed. The committee will then forward it to the Board of Directors with their recommendation. The Board will make the final decision and have the Management Company notify the resident.

Residents must also conform to the following installation guidelines.

1. A Dish that is 39.4 inches (1 meter) or less in diameter, or an Antenna that is designed to receive television broadcast signals, must be attached on the back of the Unit's roof.
  - A. The Dish or Antenna may NOT be attached to a deck structure (e.g., floor planks, railing, posts, etc.) or on building siding.
  - B. The Dish or Antenna may NOT be mounted on the chimney.
  - C. The Dish or Antenna (and associated wiring) should be hidden from view from other units, streets, or from outside the community to the maximum extent possible.

If the permitted locations do not provide an acceptable signal, the resident may request the Board of Directors to consider alternate locations. A different location will be determined at the discretion of the Board. If a Mast is deemed necessary to receive acceptable-quality signals, such Mast may not extend more than 12 feet above the roofline, be painted an appropriate color to match the surroundings, and may not be installed near electric power lines.

Antennas used by AM/FM radio, amateur ("ham") radio, CB radio, or digital audio radio services are not covered by these Rules.

2. All areas where wiring penetrates the building structure must be caulked.
3. The resident is not required to use a professional dish or antenna installer. However, any installer other than the resident must provide the Association with an insurance certificate, listing Ridgeview Place Condominium Association and the Management Company as named insureds under the policy prior to installation. Contact the Property Manager at the Management Company for details.
4. The resident is responsible for the costs of any injuries sustained by the installer while installing or removing a Dish or Antenna. The Association shall not be liable for any such costs.
5. If a Dish or Antenna is installed incorrectly and/or not in accordance with these Rules, the resident is responsible for making the necessary corrections/repairs and covering any related costs.
6. Residents are responsible for maintaining the Dish and/or Antenna as well as the maintenance, repair, replacement, and correction or liability of any safety hazard. It is important that a Dish or Antenna be securely fastened down so that it cannot be blown loose

7. If the Dish and/or Antenna is removed at any future date, the resident is responsible for restoring the installation area to its original condition.
8. If the resident moves out of Ridgeview Place, he/she shall remove the Dish and/or Antenna before such move takes place, or the resident (or the unit owner) must secure and share with Board of Directors a letter from the new resident or unit owner taking responsibility for the Dish and/or Antenna.
9. Any resident or Unit Owner who does not comply with the requirements of these Rules shall take action to comply or will be subject to a fine or fines, as determined by the Board of Directors.
10. These Rules are intended to comply with the FCC (Federal Communications Commission) rules for over-the-air reception devices.

**Fiscal Control Rules**  
**Ridgeview Place Condominium Association**

**BANK ACCOUNTS/INVESTMENTS**

1. The Association shall maintain an operating account for the deposit of residents' monthly fees, clubhouse rentals, interest income from other investments, as well as miscellaneous income. Operating expenses and other necessary expenditures will be paid from this account. Signature authority over the operating account will include Board officers and at least two individuals in the property manager's office; one of whom will be the property manager responsible for the daily management of Ridgeview Place Condominiums, and the other person will be as approved by the Board.
2. The Association may maintain money market accounts for funds that are not needed immediately, but that can not be committed for a fixed and definite period of time. If the money market account is at the same banking institution as the operating account, the property manager may transfer funds between the two accounts, after notifying a Board officer. If the money market account is at a different banking institution, deposits may be made to that money market account by the property manager. Withdrawals from that account will be by check. Only Board officers will have signature authority over this account, and the checkbook will be retained by the property manager.
3. Money market account balances must stay above the minimum required to avoid monthly service charges. Deviation from this policy will require Board officer approval.
4. Investment options for reserve funds are restricted as described in the Declaration and ByLaws.
5. A safe deposit box may be maintained by the Association for retention of any investments or other items deemed appropriate by the Board. Board officers will have signature authority over the safe deposit box, and two signatures will be required to gain access to the box.

**SPENDING AUTHORIZATION/LIMITATIONS**

1. The property manager is authorized to spend amounts under \$1,000 for routine maintenance of Ridgeview Place Condominiums, or as authorized by the Board. Amounts exceeding the limitation require Board officer approval.
2. Contracts entered into to provide services to Ridgeview Place Condominiums and commitment of funds for providing these services will require Board approval and signature of Board officers.

August 3, 2023

**TO THE OWNERS AT RIDGEVIEW PLACE CONDOMINIUM ASSOCIATION**

It is important that all owners are well informed about the Master Insurance Policy and your own insurance responsibilities so that you can secure a Unit Owner's Policy that coordinates with the Master Policy. The main idea is that the Master Policy pays to rebuild your Unit, but only after the deductible is met. The Master Policy deductibles are your responsibility when damage is to your Unit or Building. The deductibles are:

- 1% of each building limit for Wind and Hall (about \$3,200 for each owner)
- 5% of each building limit for Earthquake (about \$16,000 for each owner)
- \$25,000 deductible per occurrence for all other covered losses

The following documents are attached, which explain how you can cover the Master Policy deductibles on your own personal Unit Owner's Policy. Please share this with your personal insurance agent.

1. **Synopsis of Master Insurance with Illustrative Unit Owners Policy**  
(A Unit Owner policy can be purchased from us or your own personal agent)
2. **Procedure for Property Insurance and Property Claims**
3. **Fire Prevention Grilling and Propane Heater Restrictions**

**Below are some important features your Unit Owner's Policy should include:**

- Dwelling-Special Form for \$25,000 to cover unit damage under the highest Master Policy Deductible
- Contents Coverage for your personal property, furnishings and belongings
- Personal Liability Coverage for your legal liability. At least \$500,000 is recommended.
- Earthquake endorsement
- Sewer or Drain Backup endorsement for \$25,000, plus any contents you want insured
- \$25,000 - \$50,000 Loss Assessment to cover common element or liability losses assessed to Owners

As discussed at the February 15, 2023 Board of Directors meeting, the insurance company for the master policy does not allow grilling or any open flame devices unless they are 10 ft. or more away from the buildings.

If you have any questions about the insurance, please call us at 314-434-0038. We insure over 500 Community Associations in the metropolitan area and will be happy to help you with any of your insurance questions or problems. If you receive a request for proof of insurance from your mortgage company, you can obtain a certificate the same day by ordering it on our website [www.oconnor-ins.com](http://www.oconnor-ins.com).

Sincerely,

*Karen O'Connor Corrigan*

Karen O'Connor Corrigan, CIC, CIRMS



### Ridgeview Place Condominium Association Master Policy Synopsis Covers Units "All In"

**ARE UNITS COVERED?** The Common Elements and the Units, even inside, are insured. This includes, but is not limited to:

- Cabinets
- lighting
- plumbing
- unit fixtures
- attached improvements added by Unit Owners

**WHAT IS COVERED?** Coverage includes Earthquake and "Special Form," which generally covers all sudden and accidental losses except those that are EXCLUDED such as, but not limited to:

- settling
- insect damage
- flood
- wear & tear

**WHO PAYS THE DEDUCTIBLE?** The Unit Owner is responsible for their unit damage below the Master Policy deductibles. Owners can cover these amounts with a Unit Owner's policy. Master Policy deductibles are:

- \$25,000 for Special Form (except wind/hail)
- 1% for Wind & Hail (about \$3,200 each owner)
- 5% for Earthquake (about \$16,000 each owner)

#### HOW TO COVER UNIT DAMAGE BELOW THE MASTER POLICY DEDUCTIBLE

You should cover this on your Unit Owner's Policy by adding:

1. \$25,000 Special Form Dwelling limit
2. Earthquake Coverage
3. \$25,000-\$50,000 Loss Assessment to cover damage to common elements such as roofs
4. At least \$25,000 Sewer or Drain Back Up

The Master Policy deductible applies each time there is a claim. All claims involving your unit should be reported to your personal insurance agent. If the claim is over the Master Policy deductible or involves the common elements, it should also be reported to the Association.

#### IMPORTANT

The Master Policy does NOT provide coverage for personal property or additional living expenses when there is damage to your Unit. And, it does NOT provide liability coverage inside your Unit or for your personal activities. Each Unit Owner must purchase a Unit Owner's Policy for these coverages. Please call us with any questions you or your agent have. This synopsis provides a general outline of the insurance coverage for the Association. It does not give all the details of the policy and cannot be considered a binder or other evidence of insurance.

#### Illustrative Unit Owner's Policy

COVERAGE	LIMITS	DESCRIPTION
Dwelling	\$25,000	Special Form covers your unit for replacement cost for damage which is less than the Master Policy deductible.
Personal Property	\$ _____	Covers your personal contents after a covered loss. Be sure your limit is high enough to cover the <u>full Replacement Cost</u> of ALL your contents.
Additional Living Expenses	50% of Personal Property Limit	Additional living expenses, such as rent, are covered when you are not able to live in your unit after a covered loss.
Personal Liability	\$500,000	There should be a high liability limit in multi-family buildings because you could negligently damage your neighbor's property.
Earthquake		Coverage is provided for your Dwelling, Personal Property and Additional Living Expenses. The deductible applies to each limit.
Sewer & Drain Back-Up	\$25,000	Covers Dwelling, and you can increase the limit to cover any Personal Property you want insured
Loss Assessment	\$25,000-\$50,000	Covers common element or liability losses assessed to owners, including wind or hail damage to roofs.

Unit Owner's Policies are subject to various deductibles for which the owner is responsible. The cost varies based on many factors including dwelling, liability, and personal property limits, coverage selections, and more.

For more information, or to request your Unit Owner's quote, just give us a call!

12101 Olive Blvd. - Creve Coeur, MO 63141  
**314-434-0038**  
www.oconnor-ins.com • info@oconnor-ins.com



**RIDGEVIEW PLACE CONDOMINIUM ASSOCIATION**  
**PROCEDURE FOR PROPERTY INSURANCE AND PROPERTY CLAIMS**  
**EFFECTIVE August 3, 2023**

Pursuant to the ByLaws and Declarations for Ridgeview Place Condominium, the Board of Directors hereby revokes any prior procedures regarding insurance and enacts the following rules and procedures.

**ITEM I. PROPERTY INSURANCE**

The Association shall provide a Master Policy of property insurance to cover the Common Elements, Limited Common Elements and the Units for Earthquake and Special Causes of Loss, which generally covers all losses except those specifically excluded such as, but not limited to, flood, insect and vermin damage, wear and tear. Coverage under the Master Policy includes replacement cost on the buildings and the Units. Units include attached interior finishing such as carpeting or other flooring, plumbing and lighting fixtures, built-in appliances and cabinets. Improvements and additions made by Owners are also covered on the Master Policy

**ITEM II. MASTER INSURANCE POLICY DEDUCTIBLE**

The Master Policy deductible is \$25,000 for covered losses, other than Wind and Hail or Earthquake. The Master Policy Wind and Hail deductible is 1% of each building's insurance limit. A current estimate of each Owner's share of damage below the Wind and Hail deductible is \$3,200. The Master Policy Earthquake deductible is 5% of each building's insurance limit. A current estimate of each Owner's share of damage below the Earthquake deductible is approximately \$16,000 if all the Units in a building are damaged. Since the insurer does not pay for the first dollars of repair or reconstruction below these deductibles, the responsibility to pay for the damage below the deductible, and future deductibles, shall be as follows:

- If a loss is to the Common Elements only (other than Limited Common Elements) and is caused by other than Wind and Hail, the damage below the deductible shall be paid by the Association. However, if such loss is caused by the negligence of an Owner or his or her household member, then the deductible shall be paid by that Owner.
- If Wind or Hail damage is to the Common Elements and/or Limited Common Elements, the Owners whose building is damaged shall share the amount of damage below the Master Policy deductible equally as an assessment for property owned by members collectively.
- If a loss involves one Unit and/or Limited Common Elements serving that one Unit, the Owner shall be responsible to pay the damage below the Master Policy deductible.
- If a loss involves more than one Unit and/or Limited Common Elements serving those Units, then the Owners involved in the loss shall share the amount of damage below the Master Policy deductible equally, not to exceed the amount of damage to their respective Unit and/or Limited Common Elements, except: If a loss originates in a particular Unit, the damage below the Master Policy deductible shall be paid first by that Owner, not to exceed the amount of damage to the Unit and/or Limited Common Elements. The remainder of damage below the Master Policy deductible shall be shared equally among the other Owners who sustain damage, not to exceed the amount of damage to their respective Units and Limited Common Elements.

If the loss is caused by the negligence of an Owner or his/her household member, then the damage below the Master Policy deductible shall be paid by that Owner in full.

**ITEM III. OWNERS' RESPONSIBILITIES**

Each Owner should purchase a Unit Owner's Policy to cover their personal property, personal liability, and the first dollars of their Unit damage below the Master Policy deductibles. This policy should include *Special Form, Earthquake, and Sewer or Drain Back Up* coverage. The Dwelling Limit should be high enough to cover damage below the largest Master Policy deductible. The Unit Owner's Policy should include at least \$3,200 Loss Assessment to cover Wind or Hail losses to Common Elements, such as the roof or gutters, or to cover common element or liability losses that could be assessed to owners. Each Owner is responsible for the deductible on his own Personal Policy, regardless of the cause of loss.

**ITEM IV. NON-COVERED LOSSES**

The Association is not responsible for property losses occurring to property owned or used exclusively by an Owner when the loss is not covered by the Association's Master Policy.

**ITEM V. DISCRETION REGARDING CLAIMS**

The Association reserves the right to NOT file small claims to protect the insurability for ALL the Owners. Such claims could include willful, intentional, or negligent conduct, vandalism, or malicious mischief damage or from grilling within 10 feet of the buildings. Negligent conduct includes, but is not limited to, failure to maintain a temperature of at least 62 degrees Fahrenheit when the outside temperature is below freezing.

**ITEM VI. ADJUSTMENT OF LOSSES**

The Board shall adjust all losses covered by the Association's Master Policy. No Owner shall have the right to adjust a loss directly with the Association's Insurer, even for damage solely to his Unit. The Owner shall give the Association and its contractor reasonable access to his Unit to adjust and repair the Unit and any damaged adjoining Units.

The Association, through its own agents and contractors, shall repair all damage, but may approve contractors hired by Owners if a firm written proposal is approved by the Board in advance. In the event an Owner shall employ his own contractor, the Board may pay the contractor directly, but only after the work has been inspected or certified that it is fully completed according to the allowed adjustment by the insurer, all lien waivers are received, and the Owner signs any required release. If the Owner does not fully repair the Unit according to the insurer's allowed adjustment, any excess insurance funds will be held in trust until the work is completed. If the work is not completed within 180 days of the date of loss, then the "Actual Cash Value" of the damaged property, (Replacement Cost less depreciation), may be distributed to the Owner, unless the Board decides it is necessary for the Association to complete the repairs in order to protect the interests of other Owners.

The Master Policy premiums are common expenses of the Association, which are provided for in the assessments paid by the Owners. All assessments shall be paid in full prior to any disbursement of insurance proceeds to any Owner for his damage. Upon written instructions by an Owner, the Board shall apply all or a portion of any insurance proceeds first to payment of delinquent assessments, and then disburse the balance of such proceeds to the Owner for repair of the Unit.

The undersigned Board Member hereby executes the foregoing rules and procedures, and certifies that these have been duly adopted by the Board.

Date 4.27.23

A handwritten signature in black ink, appearing to be "M. S.", written over a horizontal line.

# RIDGEVIEW PLACE CONDOMINIUM ASSOCIATION FIRE PREVENTION GRILLING AND PROPANE HEATER RESTRICTIONS

Effective August 1, 2023

There is a change in the fire prevention restrictions on grilling mandated by the Master Policy insurance company. Many insurance companies and municipalities have grilling restrictions, whether owners are aware or not. These restrictions are a result of large fire losses paid by the insurance companies due to improper grilling.

Below are new restrictions adopted by your Board of Directors to comply with the Master Policy insurance company and to protect the residents and insurability of the Association, for the good of all members. Pursuant to the rulemaking authority granted in the ByLaws and Declarations, the Board of Directors hereby revokes any prior rules and procedures regarding grills, and enacts the following rule.

As discussed at the February 15, 2023 Board of Directors meeting, the insurance company for the master policy does not allow grilling or any open flame devices unless they are 10 ft. or more away from the buildings.

Please consider some of the reasons this rule is beneficial to all owners:

- Reducing the risk for FIRE can save lives as well as property.
- Even if you practice grilling safety, this protects you from a careless resident.
- Grills have caused so many fires that some cities have laws prohibiting all grills in multi-family buildings.
- Preventing claims on the Master Insurance Policy will minimize the insurance cost for all.

Date 7/19/23 [Signature]  
Date 7/19/23 [Signature]  
Date 7/19/23 [Signature]  
Date 7/19/23 [Signature]  
Date 7/19/23 [Signature]  
Date 7/19/23 [Signature]  
Date \_\_\_\_\_ \_\_\_\_\_

### **Garage Sale and Estate Sale Rules Ridgeview Place Condominium Association**

Garage Sales: Private garage/yard sales are not allowed in Ridgeview Place.

Estate Sales: An estate sale or estate liquidation is a sale or auction to dispose of a substantial portion of the materials owned by a resident who is recently deceased or who is downsizing or must dispose of his/her personal property to facilitate a move because of disability or serious illness. However, the resident (or the resident's representative) must request a special permit be issued by the Board of Directors in order to hold an estate sale in Ridgeview Place, and the following guidelines must be followed by the person to whom the permit is issued and the Board of Directors:

#### **General Guidelines**

1. At least ten (10) days in advance of any estate sale, an Application for Special Permit to Hold Estate Sale must be completed by the resident/applicant and submitted to the Ridgeview Place Board of Directors (through the Management Company). Also, see Use Restriction Rules below regarding use of an Estate Sale Service or Agent.
2. In advance of the sale, the person making the request must submit a refundable deposit of \$250.00 with the Management Company to cover the cost of repairing any damage as a result of the sale. Checks should be made payable to Ridgeview Place Condominiums.
3. Sales shall be held on one day only, and hours of the sale are limited to 8:00 a.m. to 3:00 p.m.
4. All items for sale must be kept inside the unit and its garage.
5. No additional outside goods may be brought into the residence where the estate sale is taking place.
6. Advertising must be done in advance, and only one sign will be permitted at the Ridgeview Place entrance, to be posted up to three (3) days prior to the sale.
7. Parking in Ridgeview Place is limited to one side of the street only. All must obey all signage in place regarding "No Parking." Illegally parked cars are subject to ticketing by St. Louis County Police or towing.
8. The person holding the sale must ensure that Ridgeview Place streets are kept open to allow emergency vehicles access to the entire complex.

#### **Use Restriction Rules**

1. A professional Estate Sale Service or Agent must be used.
2. The request to the Board of Directors must include the name and telephone number of the Agent who will be handling the sale.
3. On the day of the sale, one (1) small sign may be placed at the front of the home where the sale will be held and another sign placed at the entrance to the condo complex. No signs may be displayed in windows. Also, a maximum of two (2) directional signs are allowed on the day of the sale.

#### **Ridgeview Place Responsibilities**

1. Notify all Ridgeview Place residents of the upcoming sale via email (to be sent either by the Newsletter Editor or the Management Company).
2. Make these Estate Sale Rules and Guidelines available to those residents wishing to hold an Estate Sale and publish same in the Ridgeview Place Policies & Rules.

**Application for Special Permit to Hold Estate Sale  
Ridgeview Place Condominium Association**

Resident Name \_\_\_\_\_

Resident's Condo Address \_\_\_\_\_

Applicant Applying for Special Permit \_\_\_\_\_

Reason for Estate Sale \_\_\_\_\_

\_\_\_\_\_

Requested Date of Sale \_\_\_\_\_

Requested Time of Sale (start and end times) \_\_\_\_\_

Name of Professional Estate Sale Agent, Company Name, and Telephone Number

\_\_\_\_\_

Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_

Applicant's Telephone Number \_\_\_\_\_

Mail to Management Company for Ridgeview Place.

+++++

**SPECIAL PERMIT FOR ESTATE SALE**

Application for Estate Sale on \_\_\_\_\_ at \_\_\_\_\_  
(date) (start and stop times)

(check one)

\_\_\_\_\_ APPROVED BY BOARD OF DIRECTORS

\_\_\_\_\_ DENIED BY BOARD OF DIRECTORS

Signature of Designated Official at Management Company \_\_\_\_\_ Date \_\_\_\_\_

Copies to: Resident or Applicant  
Management Company