



Ridgecrest Homeowners Association (RHA) Greenbelt LIABILITY Insurance

DEFINITION: Pursuant to the Covenants and By-Laws of the Ridgecrest Homeowners Association for the plat: Volume 23 of Plats, Pages 72, 73 and 74, records of Kitsap County, state of Washington, individual lot owners are also owners in common of the area known as the greenbelt, and as such, responsible for liability and hazard insurance on said property.

AUTHORITY: RHA By-Laws, Article VII, Section 2, paragraph (e).

INTENT: The greenbelt liability insurance coverage of \$1M is designed to protect all RHA lot owners and the homes against the unforeseen litigation of large claims, brought against the RHA by anyone entering or trespassing into the RHA greenbelt. It is not a replacement for homeowner insurance for individual properties.

Any damage from trees or limb debris sustained by lot owners from greenbelt trees or foliage is the responsibility of the homeowner's policy. Methods for handling a known hazard within the greenbelt are covered under "Culling Trees" and "Greenbelt Policy" discussed elsewhere under posted headings at www.ridgecresthomeowners.org.

METHOD: Premiums are paid by the RHA treasurer with the funds received from the bi-annual assessments levied against each lot. The Ridgecrest Homeowners Association's Board of Directors controls the purchase of, and is the sole approval authority for submission to the insurer; any claims against the liability insurance is managed by the Board for the common benefit of all lot owners.

The Treasurer initiates competitive insurance quotes, on an as needed basis, to ensure the RHA attains the most economical rates available.

MEMBER OBLIGATION: Individual lot owners have a responsibility to read and understand their relationship with the adjoining greenbelt. The RHA has a mandate under Title 19 Kitsap County Community Development to maintain the greenbelt in a pristine condition and does not allow trespassing by anyone for brush picking, culling, recreation, etc.

Ridgecrest Homeowners Association, Architectural Control Committee
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