

Section 7 - Sample Provision Excerpt (Public Preview)

chlidren or pets. Recommended value of \$300,000 or more
* Medical Payments - Pays up to \$1,000 per person regardless of your legal llability
* Umbrella Coverage - Provides excess lablty over your auto and homeowners polldle s
I would en courage you to contact your Insurande agent with any questions regarding your current uni:
owner's pollycy.

ISSUE #1

MARKUP #1 ->



MARKUP #1 · FAIR HOUSING ACT (FHA) LIABILITY RISK

BOARD & COUNSEL REVIEW

Sec. 7 (p. 13): Pet restriction clause lacks mandatory statutory carveout for assistance and emotional support animals.

Statutory / Legal Reference: 42 U.S.C. § 3604(f)(3)(B) & 24 C.F.R. § 100.204 (Fair Housing Act - Assistance Animals) & HUD FHEO-2020-01

Statutory Comparison: Under federal Fair Housing Act regulations (42 U.S.C. § 3604(f)(3)(B), 24 C.F.R. § 100.204, and HUD Notice FHEO-2020-01), associations cannot apply pet restrictions, breed bans, weight limits, or pet fees/deposits to an individual with a disability who requires a service animal or emotional support animal.

CURRENT WORDING IN DOCUMENT:

chlidren or pets. Recommended value of \$300,000 or more * Medical Payments - Pays up to \$1,000 per person regardless of your legal llability * Umbrella Coverage - Provides excess lablty over your auto and homeowners polldle s I would en courage you to contact your Insurande agent with any questions regarding your current uni: owner's pollycy.

SAMPLE DISCUSSION WORDING (FOR HOA ATTORNEY REVIEW):

If approved, proceed with your project. Insurance and Licensing Requirements for Contractors and Vendors If your variance request involves work performed by a contractor or vendor, the following insurance and licensing requirements apply and proof of same should accompany your variance request. Provide proof that the contractor/vendor is licensed in the trade to be performed (for all licensed...