

Grand Panama Resort Association

Protocols for Issues in Private Residential Units

1. Purpose

This protocol outlines the responsibilities and procedures for handling maintenance, repair, and emergency issues that occur inside private condominium units but may impact the Association, common property, or other residents.

2. Responsibility

- **Owner Responsibility:** According to our documents, a unit is defined as “In horizontal dimension, each Unit consists of the area bounded by the unfinished interior surfaces of the perimeter walls of each such Unit. In vertical dimension, each Unit consists of the space between the top of the unfinished concrete floor and the bottom of the unfinished ceiling of each such Unit. Said Owner, however, shall own the walls and partitions which are contained within his Unit and the inner decorated or finished surfaces of the perimeter walls, floors and ceilings, including plaster, paint and wallpaper.” **Unit owners are responsible for all maintenance, repairs, and damages occurring within the interior boundaries of their unit, including but not limited to appliances, HVAC, door locks, flooring, paint, wallpaper, plumbing/electrical fixtures serving only their unit, and personal property.** 8.24 of the documents states “No Residential Unit Owner shall cause anything to be affixed or attached to, hung, displayed or placed on the exterior walls, doors, balconies, lanais or windows of the Building (including, but not limited to, awnings, signs, storm shutters, screens, window tinting, furniture, fixtures and equipment) without the prior written consent of the Board of Directors. No plants, pots, receptacles or other decorative articles shall be kept, placed, hung or maintained on any ledge, balcony or terrace. No clotheslines or clothes shall be hung on balconies or railings. The Board of Directors does give all owners consent to place furniture on their individual unit balconies.
 - **Association Responsibility:** The Association is responsible for the repair and maintenance of common elements and limited common elements as defined in the governing documents, such as roofs, exterior walls, drywall, structural components, shared plumbing/electrical risers, and master electrical breakers located in mechanical closets outside of units. Plumbing components within the walls, electrical components within the walls, any other cables or wiring ran within the walls, exterior condition of the building, balcony painting and railings, and the outside main entry unit door are association responsibilities.
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3. Reporting Issues

- **Owner Obligation:** Owners must promptly report to management any issue in their unit that could affect common elements or other units (e.g., water leaks, pest infestations, electrical hazards, fire, etc). **8.09 of the documents** states that “An Owner of a Unit may not make any improvement or alteration to a Common Element, a Limited Common Element, or any improvement or alteration to its Unit that affects any Common Element or any other Unit, without the prior written consent of the Association and then only in strict accordance with the terms and conditions of the Association Documents. **8.25 of the documents** states that “With respect to Residential Units only, installation of hard surface floor coverings such as tile, marble, wood and the like in any portion of the Unit (or Limited Common Elements appurtenant thereto including, without limitation, on any patio or balcony) other than foyers, bathrooms, and kitchens must be submitted to and approved by the Board of Directors, and if approved, meet all sound installation standards as established by the Board of Directors from time to time and also meet applicable structural requirements.
- **Reporting Channels:** The Association will provide a 24/7 emergency reporting method for urgent matters.

Maintenance Supervisor: Tony Hockensmith Phone: 606-492-5170

Work Orders Email: gpmaint@fsresidential.com or
tony.hockensmith@fsresidential.com

Community Association Manager (CAM): Shelley Richards Phone: 816-785-9083
Email: shelley.richards@fsresidential.com

Security: Onsite Phone 850-625-5960

24/7 Customer Care Phone: 866-378-1099

4. Unit Entry

- **Consent Required:** Association staff or contractors must obtain the owner’s consent prior to entering a unit for inspections or repairs, **except in emergencies.**
- **Emergency Entry:** The Association reserves the right to enter a unit without prior consent in emergency situations (e.g., flooding, fire, leaks, imminent damage to other units or common property). All owners are required to provide either a passcode or key for entry into any unit or storage closet. Grand Panama Resort Rules and Regulations # 7. ACCESS DEVICES OR CODES. **The Association shall at all times have access to each Unit in the Condominium. No Unit Owner shall change existing access devices or codes or install additional locks unless the Association is given access thereto.) If an active leak is detected, the association**
- Reasonable force may be used if necessary.
- **Water leaks:** An active water leak into another unit does qualify as an emergency situation. Maintenance staff, along with security, should knock on the unit door and

loudly announce their presence before entry. The unit owner should be notified immediately. A non-active water leak into another unit does not qualify as an emergency situation. Maintenance should contact the unit owner by phone or email to seek permission to enter the unit to check on any possible water intrusion.

- **Notice for Non-Emergency Entry:** A minimum of 24–48 hours written or verbal notice will be provided for non-emergency access such as pest control, sprinkler replacement, patio inspections etc.
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5. Damage Responsibility

- **Owner-Caused Damage:** If a problem originating in an owner's unit causes damage to common elements or other units, the owner will be held financially responsible for repairs and related costs. In the event of an emergency situation, the Association may contact a vendor to repair the damage at the owner's expense.
 - **Association-Caused Damage:** If a problem originating from common elements causes damage inside a unit, the Association will cover repair of the common element. Unit interior repairs may remain the responsibility of the owner depending on governing documents and insurance.
 - **Insurance Coordination:** The Association's master insurance policy covers common property; owners are required to carry HO-6 insurance for their units. Insurance providers may pursue subrogation if liability can be assigned.
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6. Communication

- All reports, inspections, and repair actions must be documented in writing by management.
 - Affected owners will be kept informed of the issue status, repair timelines, and financial responsibilities.
 - The Community Association Manager will serve as mediator between residents, contractors, and insurers.
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7. Enforcement

- **Failure to Act:** If an owner fails to address a condition in their unit that endangers common elements or other units, the Association may:
 1. Enter and perform necessary emergency repairs.
 2. Charge back costs to the unit owner.
 3. Levy fines as permitted under our governing documents.
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8. Best Practices

- All unit owners will need to provide proof of current HO-6 insurance if asked by the association.
 - All unit owners must maintain updated unit entry authorization forms for emergency access with the Community Association Manager.
 - Each unit owner should follow annual and periodic preventative maintenance steps and keep records of repairs and remodels of unit flooring, pipes, air conditioning, electrical work and plumbing. The Association will keep annual or periodic inspections for systems that could impact multiple units (fire sprinklers, plumbing stacks, exterior features etc).
 - The association will maintain a clear escalation process: **Unit Owner → Management → Board → Insurance/Legal.**
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