

## F A Q's

### WIGGINS BAY VILLAS CONDOMINIUM, INC.

**Q: Where do I get proof of insurance for my mortgage company?**

A: Please email [condocertificates@gulfshoreinsurance.com](mailto:condocertificates@gulfshoreinsurance.com) or phone #239-261-3646. This information is also on the WBV website under the owners' section click on insurance.

**Q: What is an ARC Form, when do I need one, and where do I find one?**

A: ARC / Architectural Request Change form is a formal document used to request modifications to the exterior of your property. If you're considering improvements that are visible from other homes. This form is located on the WBV website under the owners' section click on forms.

**Q: My insurance agent is asking for my wind mitigation report, where do I find one?**

A: Please go to the WBV website and under the owners' section click on reports.

**Q: I am thinking about renting my condo, what do I need to know?**

A: Go to the WBV website and click on Sales/Lease Information.

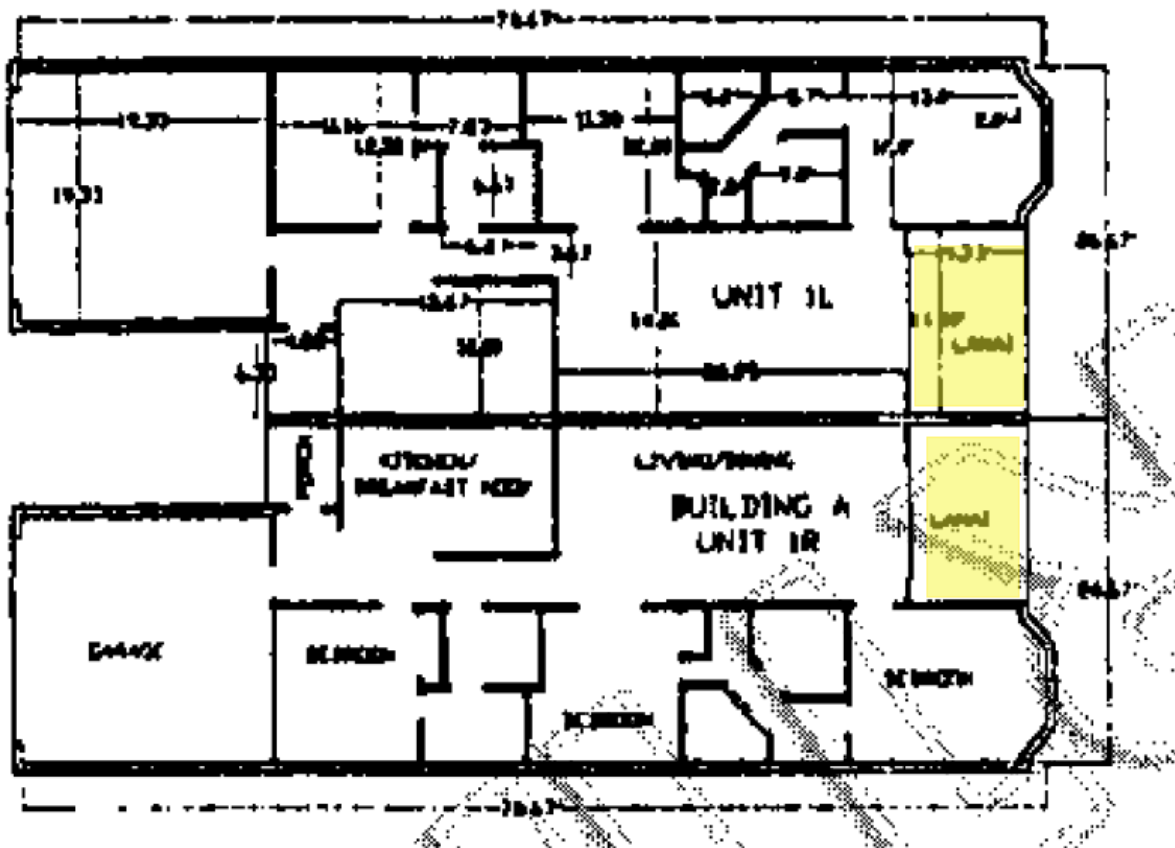
**Q: My concrete/paver driveway is having issues with lifting and cracking, who is responsible for fixing this?**

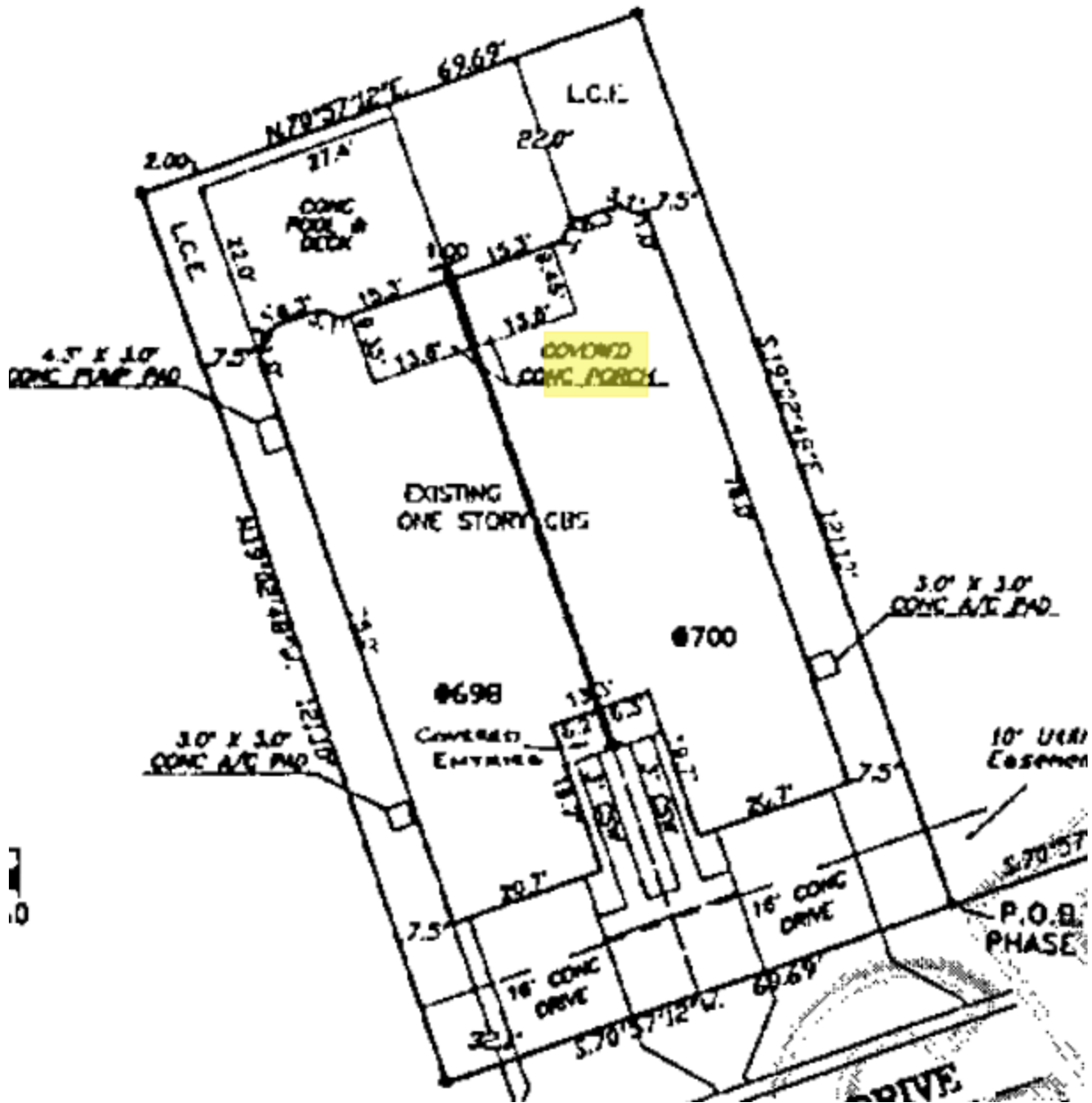
A: Pursuant to Section 8.1(A) of the Declaration of Condominium of WBV, the maintenance, repair, and replacement of the area is the responsibility of the unit owners having exclusive use of. Please refer to the complete document on the website under the owners' section and click on Governing Documents.

**Q: My lanai requires maintenance/repairs, who is responsible for fixing this?**

A: Before answering this specific question, there is an important distinction regarding Unit lanais. There are lanais that are part of the Unit as it was originally constructed- See Declaration Section 5.2(c). Those are set forth in the two diagrams below and highlighted- referred to as "Covered Concrete Porch" on the second survey. If those are damaged in a casualty, those are original to the unit and must be repaired or replaced by the Association. If an extended lanai has been constructed in addition to the original lanai (permitted to be built within the LCE area marked off to the back and side in the second diagram below), the Unit Owner has responsibility for maintenance or repairs of the lanai extension.

See Declaration Section 5.4. For both (1) the lanai and (2) the lanai extension area (whether a Limited Common Element or a part of the Unit), the Unit Owner is responsible for the general maintenance, repair, and replacement of (1) the lanai as part of the Unit under Section 11.2 and (2) the lanai extension as part of the Unit's appurtenant Limited Common Elements under Section 8.3 of the Declaration. The pertinent sections of the Declaration referenced are included towards the end of this email for ease of reference.





**Q:** My gutters need to be cleaned and are overflowing, who has the responsibility for maintaining the gutters?

**A:** Pursuant to Section 8.1(F) of the Declaration of Condominium of WBV, the maintenance, repair, and replacement of any limited common element that is affixed to the unit and exclusively serves the Unit Owner is the responsibility of the Unit Owner.

**Q:** I am not sure who to call about.....you name it?!?!?! 😊

**A:** Any member of the board can help you, please email [wigginsbayvillas@gmail.com](mailto:wigginsbayvillas@gmail.com).

