# Overview

## Purpose

The purpose of this Storm Shutters Policy (“the policy”) is to secure a common understanding of the shutter closing activities provided by the Mahogany Run Condominium Association (“the Association”) to its residents.

## Why is a policy necessary?

The impact of a large storm can be felt by the Association and the larger island community in multiple ways. One way to prevent negative consequences of hurricanes and other major weather events is to have storm shutters installed. This policy outlines the types of shutters recommended and the responsible parties for securing and maintaining them.

# Storm Shutters

## Installation

Every owner is strongly encouraged to have storm shutters installed on all windows and sliders. The purchase and installation costs of storm shutters are the sole responsibility of condo owners.

## Product

Management will recommend to owners the current model and installation service provider for storm shutters that fit properly to Association windows and sliders.

# Storm Preparedness

## Maintenance

Annual maintenance of storm shutters is recommended. Owners are solely responsible for keeping their storm shutters in good working order. Shutter maintenance service is not provided by the Association.

## Securing Belongings

Owners are responsible for securing any personal belongings kept in their own limited use areas, such as patios and balconies, ahead of incoming storms, which are forecasted well in advance. Per the Rules of the Association, no personal items may be stored in carports. The Association is responsible for securing items in common areas that have the potential to become flying debris in a tropical storm.

It is recommended that owners whose properties will be vacant at any time during the annual hurricane season bring their personal belongings inside or have a backup plan to secure such items in place. Damage caused during a storm by personal belongings is the responsibility of the owner, regardless of whether or not the damage is covered by the owner’s insurance. Securing belongings is not a service provided by the Association.

## Closure Service

Owners are responsible for closing their storm shutters prior to an incoming storm, or they may choose to pay for this service. The Association charges a fee of $150 for such service only if the owner has pre-registered with the business office. Only accordion-style shutters and the panel shutters for kitchen-patio doors and storefront windows required by MRCA Maintenance, if applicable, will be closed by the Association.

Shutter closing services are performed prior to the arrival of the front edge of an incoming major storm, with the timing ultimately determined by Management, based on their best judgment and experience. The Association’s storm shutter closure service includes entering the relevant condo, closing and securing the hurricane shutters, and locking the property.

Owners who have contacted the office to schedule shutter closing after an incoming storm has already been forecast will be charged $250 for the service. These owners will be placed on the end of the closure list, and they may not have their shutters closed if the employees performing the service run out of time.

To pre-authorize the Association to perform shutter closing services, owners should complete the relevant form on the Association website.

## Exclusions

Panel shutters will NOT be closed by the Association, except in the limited circumstances noted above, due to the limited time available to provide shutter closing services while still allowing employees enough time to secure their own homes.

Personal items stored in limited common areas, such as patios and balconies, will NOT be moved inside as a part of this service, due to the time required to do so.

Similarly, shutters that will not close or lock, for example, will NOT be serviced in any way during shutter closing services. If the shutters cannot be closed with reasonable effort, the shutters will not be closed, and the property will simply be locked upon the Association employees’ departure.

## Summary of Fees

Pre-arranged shutter closure service $150

Post-forecast shutter closure service $250