

*James/Kilmer*  
Condominium Association

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November 3, 2014

Re: Liability and Protocol for Damages Caused by Leaks from Units

Dear Unit Owners:

The purpose of this letter is to advise all owners of James-Kilmer's policies and protocol when a unit's walls or ceilings are damaged by water leaking from an adjoining unit.

The Illinois Condominium Act provides that a unit owner is "liable for any claim, damage or judgment entered as a result of the use or operation of his unit, or caused by his own conduct." Pursuant to this provision, beginning January 1, 2015 the Association will no longer bear the cost of drywall/plaster repairs to walls or ceilings when water leaks from one unit into another unit. The Management Office will make repairs to damaged drywall, up to the prime coat of paint, but the cost for such repairs will be charged back to the owner of the unit from which the leak originated.

If a water leak results in damage to floor coverings or personal property, the unit owner will need to file a claim with his or her own insurance agent, as the Association will not repair or pay for repair of damage to floor coverings or personal property.

It is imperative that every owner obtain an insurance policy that covers personal property loss and liability – coverage for damages to other units. Oftentimes leaks occur unbeknownst to the resident until substantial damage is caused. That is why it is so important to have good insurance coverage.

Thank you for your attention to this important matter. As always, if you have any questions or concerns please feel free to contact the Management Office.

Yours truly,

Management,  
James Kilmer Condominium Association  
SVA #7

C.C: Board of Directors