September 2, 2021

Dear Owners,

Re: Lot Owner Insurance Coverage's, Private Lot Rental Insurance, and Renter Access to G7 Amenities

Property and liability of lot owner RV's are covered by over the road insurance policies. That changes when the RV is parked on a private lot owner lot and used as a residence. "Other Than Collision" insurance should be purchased to cover lot property loss (sheds, other personal property) and owner liability.

In the circumstance where a lot owner decides to rent their lot to another person or persons and **not** use the rental service provided by Grapevine 7, their insurance **does not** cover rental usage. Specific rental insurance must be added to protect the lot owner from potential renter generated liabilities.

Additionally, per our Amenity and Usage Agreement with Grapevine 7, all private lot renters not on contract through Grapevine 7 are authorized to **use only the Association Amenity of the NE corner Dog Park**. The swimming pool, spa, clubhouse, laundry, rest rooms are the property of Grapevine and are **off limits** for private lot owner renters. (Reference: Covenant for Amenity and Common Utilities Usage, dated 12/05/19, paragraph 11. Association Lot Rental and amenity Access).

Your Board of Directors encourages all lot owners to use the services of Grapevine 7 when renting their lot to avoid complex insurance and strict renter usage policies.

Sincerely,

Board of Directors Spokane RV Resort Owners Association

Website: <u>http://dprvoa.club</u> Email: mailto: <u>dprvoa@gmail.com</u>