

TESTIMONY IN OPPOSITION OF RAISED BILL No. 5588 — AN ACT CONCERNING
THE LIABILITY OF UNIT OWNERS FOR CERTAIN COSTS UNDER THE
CONDOMINIUM ACT AND THE COMMON INTEREST OWNERSHIP ACT

February 5, 2015

John T. Maschi - I am a principal of an independent insurance agency located in CT, a licensed insurance agent for 33 years involved in sales and service of insurance for common interest communities and a member of the Community Associations Institute.

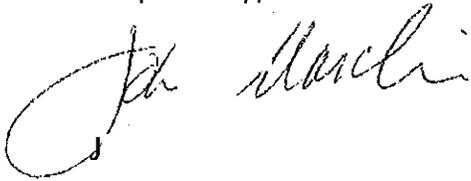
The changes to the Common Interest Ownership Act proposed by this bill are not in the best interest of the common interest communities or individual owners in these communities. These changes, generally, will benefit real estate investors who may not be full time members of these communities. Relieving an owner of responsibility for the acts of a tenant is irresponsible. Why should an investor be relieved of responsibility for possible negligent acts that are committed by someone less interested in the welfare of the Community. Rules are rules and all unit owners should abide by the same rules, which is in the spirit of the CIOA Act of 2010. Exempting unit owners for the acts of tenants is akin to me allowing someone to borrow my vehicle, be involved in an accident and then ask my neighbors to pay the damages. Sound ridiculous? So is this bill. If a tenant overflows a bathtub, this bill dictates that the other unit owners will be responsible for the damages to that unit. Conversely if an individual unit owner does the same, they would be responsible for the association's deductible on the master policy which may be as much as \$10,000. Sound ridiculous? So is this bill.

Passage of this bill, would add financial hardship to common interest communities at a time when their budgets are stretched very thin. Also, passage of this bill may force communities to consider legally changing their bylaws to restrict the number of investor owned units.

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The CIOA Act of 2010 was written in part to clarify insurance issues and was largely successful. Why enact changes to benefit a small minority of these communities at the expense of the majority. This bill is regressive in nature and not in the best interest of common interest communities.

Respectfully,

A handwritten signature in cursive script, appearing to read "John Harli". The signature is written in black ink and is positioned below the word "Respectfully,".