MAUI VISTA
ASSOCIATION OF APARTMENT OWNERS
Thursday, 26 April 2018– 09:30 a.m.
In Maui Vista, BBQ area, Building #1
Kihei, Hawaii  96753

CALL TO ORDER.
President Margaret (Peggy) Ann Shea called the meeting to order at 9:30 a.m.

PROOF OF NOTICE.
Notice of the meeting was posted on the Maui Vista property on 5 April 2018 in compliance with Hawaii State Law.

ESTABLISHMENT OF QUORUM.
A quorum was established with all five Board members participating.
President: Margaret (Peggy) Ann Shea, 3212
Vice President Michael Barksdale, 3407, (by telephone)
Secretary:  Don Smart, 3313
Treasurer Chet Hodgson, 2407
 Jim Erickson, Member at Large, 2310
Other Attendees:
General Manager   Victoria Reyes.
Association Attorney  David Merchant (of Merchant, Horovitz & Tilley).
Account Manager:   Gary Hipp (Hipp Financial Consulting, Inc.)
Owners Present:   (See Attachment 1)

APPROVAL OF MINUTES.
The minutes of the February 2018 Board meeting have been posted on the Maui Vista website since 30 March 2018. These minutes were available to all Board members and owners present. Director Shea asked for any additions or corrections to the minutes. Since there were no corrections or additions, Director Hodgson made a motion to adopt the minutes, seconded by Director Erickson. The motion carried unanimously.

SECRETARY'S REPORT
Director Smart noted that that this has been a record tourist season with an extra work load for our office staff. It has also been a season of record rainfall exposing leaks never before noted. The Maui Condominium Council presented a seminar on 16 March on the subject of insurance and HIOSH regulations. Directors Shea and Smart, and General Manager Reyes attended this seminar. A summary is that insurance rates are going to increase and OSHA has been inspecting condominiums on Oahu and imposing significant fines for violations of health and safety regulations. They are expected to start inspecting condominiums on Maui. General Manager Reyes has been most diligent in ensuring that the Maui Vista complex is in full compliance with the OSHA regulations. This has imposed an additional work load on our staff these past four months.

The activities of the Board have been dominated by the necessity to remedy our excessive (in our insurance company's opinion) number of water leak incidents over the past several years. Funding for other projects have been delayed because of the need to remedy this problem. The repairs for building one were completed last year and there have been no drain pipe leaks in any of those repaired units.
The Board has obtained a bank loan in order to complete the vertical drain pipe repairs for Buildings Two and Three this year. A summary of the repair process is that the vertical cast iron drain pipes are scrubbed clean and inspected using an optical fiber to find visible cracks. The cracked sections of the pipes are replaced. Then the thick 3 mm epoxy coating is applied to the interior of the pipes. More details of the necessity for re-lining the vertical waste drain pipes are contained in the minutes of the November 2017 Homeowners meeting. The repair process will begin 21 May 2018 and is scheduled to be completed on 24 August 2018. Each 4-unit vertical stack must be vacant when this repair is undertaken, and the repair process will take 5 days. The repair schedule has been posted on the Maui Vista web site for all owners to access. General Manager Reyes will remind the Building Two and Three owners and agents by E-Mail of the plumbing repair as the work progresses. In addition, a notice will be posted on each affected unit one week before the repair for the unit begins. The plumbing repair schedule is attachment 2 of these minutes.

FINANCIAL ISSUES.
Fiscal Year 2018 Summary.
There have been no significant changes to the 2018 budget during the first quarter of 2018. The total expenses as of March are slightly under budget.
The Maui Vista Income Statement Budget Performance is posted each month on the Maui Vista web site and is available at the Maui Vista front office for owner inspection.
Transfer to Reserves: $(60,867.) Planned 2018 Budget $(60,867.)

Delinquency Status.
Director Shea summarized the outstanding delinquencies. As of 24 April 2018 the total maintenance and miscellaneous (e.g. parking) fee delinquency was $12,383. There are a few units where the owners are consistently late in their maintenance fee payments. There was a general discussion among the owners offering recommendations about this problem that generates an accounting overhead workload. Attorney Merchant noted that it is permissible to “pass-on collection costs" to the individual owner. Director Shea summarized our procedure for contacting owners when they are late with their maintenance fees. Account Manager Hipp initially contacts the delinquent owner to remind the owner of the outstanding charges. After two months they are sent a letter notifying them that they will be denied access to common elements such as the swimming pools, the BBQ, electricity and parking. This is generally successful. The final step is to have our attorney send a "demand" letter for payment within 30 days. If no payment is received the next step is to place a lien on the property.
At the present time we have placed a lien on one unit. The owner of that unit said she would be making full payment within a few days; if payment is received the lien will be removed with legal charges for the removal billed to the owner. Three other units are over $2000 in arrears and the Board agreed that our attorney should send a "demand" letter to all three owners.
Unit 2123 is now owned by a bank and we are awaiting information on the payment of maintenance fees until the unit is sold.

COMMITTEE REPORTS.
Landscaping committee.
Director Shea reported that many of the planned landscaping improvements were being delayed because of budgetary concerns. A bougainvillea hedge on the west end of tennis court 5 has been planted with a combination of colorful bougainvilleas. A drip line was installed before planting the bougainvilleas.

With the excessive rainfall, there are many weeds that need to be removed in addition to trimming many plants that have experienced rapid growth because of the rainfall. Island Plant personnel are working as rapidly as possible to trim and weed the property as well as doing their regular landscaping maintenance duties. It was noted by Director Shea and also the Island Plant supervisor that the wood chips placed along the oleander hedge on the southern walkway need to be refurbished. Director Shea requested that this area be extensively weeded, volunteer plants removed and the edging be re-established before adding the wood chips. In addition there is one area east of the smoking area (by tennis court 4) where it may be necessary to replace one or two oleander plants as there are volunteer plants in that area. While weeding plant beds are part of the Island Plant contract, the other work along that walkway will be a special project item. Director Hodgson said there is money in the planned budget to accomplish projects such as this, and approved this project.

UNFINISHED BUSINESS.

A. Voting for the SkyShades solar screens for lanais
The Maui Vista ownership has voted to allow SkyShades solar screens for lanais by a vote of 77 to 14. The Maui Vista By-Laws specify that the majority opinion of the voting owners will control projects that will alter the present house rules such as allowing awnings to be permitted at Maui Vista. The Rainier full retention solar screen is an electrically controlled awning (or sunshade) that would be installed on the exterior of the lanai. These heavy duty constructed solar screens will withstand the Maui winds. The approved color essentially matches the Maui Vista buildings; only one light beige color will be allowed. No owner will be required to purchase a sunshade. A sample of the full retention side tracts and approved fabric was available for owner inspection.

Walter Sterrenburg (3409) answered the attending owner's question about the details of the installation and operation. He noted that examples may be viewed at the Kamaole Beach Royale condominium (2385 South Kihei Road) behind the ABC store.
Information about this product is available at the AOAO front office or on the web at http://skyshadeshawaii.com.

There was discussion about keeping these clean to keep a uniform appearance. Depending upon use, cleaning should not be necessary more than once a year. The Board will prepare a policy on the installing of these solar screens that will specify the color, company, installation and cleaning requirements. No owner is required to purchase a solar screen.

Director Shea thanked Mr. Sterrenburg and members of his committee for their work on the solar screen project.

B. Status on Bylaws and Property Declaration Updating
The current documents require the Board to have a bank or trust company doing business in Honolulu as a repository for insurance payments until paid out to owners or contractors. The Hawaiian revised statute gives the Board authority to disperse insurance payments. Basically the proposed changes would enable the Board to have the authority to disperse multi-unit damage insurance payments without appointing a trustee, or the Board can retain the option of utilizing a trustee.
The modification of the Declaration of Horizontal Property changing the wording to a Bank or Trust company doing business in “Hawaii” was approved by 73.7 % of the owners.

The change to the By Laws, Article I, Section 1 was approved by 73.3 % of the owners. This change provides a legal definition of the term “Insurance Trustee”.

The change to the By Laws, Article IX, Section 4 was approved by 67.3 % of the owners. This is a change of late fees from the present $25.00 to $50.00. This amount is similar to late fees charged by many condo associations in Kihei.

These changes to the Maui Vista By-laws and Declaration of Horizontal Property documentation will take effect once submitted and registered by county.

C. Fire and entry security lines.
   The alarm system in the Maui Vista front office has been upgraded to independent alarms for fire or unauthorized entry.

D. Trash chute sprinkler system.
   The fire prevention sprinkler in each of trash rooms were severely corroded and have never been tested or used. A new upgraded fire prevention sprinkler system has been installed in the trash rooms and adjacent storage rooms to insure conformity with the current fire code.

E. Security camera upgrades (tabled from Homeowners meeting)
   Kathy Gookin, (2418) made a presentation prepared by the Maui Vista Safety Advisory Committee on the advantages of installing additional security cameras to improve safety at Maui Vista. They had recommendations for security camera and camera locations. Their report is attachment 3 of these minutes. This committee had prepared a previous report that has been posted on the Maui Vista web site and was available at the Maui Vista front office for owner inspection. This updated report will also be placed on the Maui Vista web site.
   The Board is not opposed to these recommendations, but prefers to delay action until the major drain pipe repair project has been completed and we can ascertain the status of the Maui Vista budget.

E. Other Unfinished Business.
   There was no other unfinished business.

NEW BUSINESS.

A. Drug Policy.
   It is necessary to have a published drug policy that is in compliance with the Drug-Free Workplace Act of 1988 and that is consistent with the standards of the community in which we operate. The Maui Vista previous policy was to require employees to submit to drug testing, and failure to take a drug test was grounds for dismissal.
   The new Maui Vista policy on testing for drug use has been reviewed by the Attorney for compliance with the Hawaiian statutes and Drug-Free Workplace Act of 1988, and reviewed by all of the Board members prior to its adoption.
Director Shea asked for a motion to formally adopt this drug policy. Director Hodgson proposed the motion, and it was seconded by Director Erickson. There was no discussion opposing this motion and the motion carried unanimously. This drug policy is attachment 4 of these minutes. It is further noted that all of the Maui Vista employees have signed a document agreeing to submitting to a random drug test when scheduled.

B. Revision of AOAO policy on owner's insurance.

In November 2007 the AOAO membership voted that all owners be required to purchase insurance on their units. The type or amount of insurance to be required was not specified. The original AOAO policy was the following recommendation:

- Liability: $500,000
- Personal property: $25,000
- Dwelling: $10,000

The AOAO policy was modified on 25 April 2013 making the above recommendations a requirement. Proof of insurance must be provided to the Maui Vista front office. Upon review of the insurance documents provided by homeowners, some did not meet the Maui Vista requirements, but no action was taken as long as the owners did provide documentation of insurance. When proof of insurance was not provided after three requests for the required documentation, the AOAO has been purchasing a "forced insurance policy", billing the owner for the policy cost. At the time of the February 2018 board meeting there were 8 owners with "forced insurance" policies purchased by Maui Vista. At that time the board noted that two owners have had AOAO "forced insurance policies" for more than two years and not paid any invoices. Each of these owners were sent notices by certified mail that if these charges are not paid, legal action would be taken after 30 days. In accordance with our published policy these delinquencies were turned over to the AOAO attorney for a 30-day payment notice prior to initiating a lien on the property. Our attorney notified the Board that one owner paid the fees for "forced insurance policy", and one owner did not pay. Consequently, the AOAO attorney has placed a lien on the property of the owner that refused to pay for the "forced insurance policy".

Upon review of insurance requirements and acting on the advice of insurance providers, in order to protect all Maui Vista owners, the Board now requires the following minimum insurance:

- (a) Dwelling: $10,000
- (b) Loss Assessment: $10,000
- (c) Personal property: $25,000

The Board strongly recommends the following insurance:

- (d) Personal liability: $500,000
- (e) Loss of use: $10,000
- (f) Medical payment to others: $5,000 each person

When insurance documents are outdated, owners are requested to send updated documentation. This can be done in two ways: the homeowner provides a copy of the insurance documents each year, or requests the insurance company to list the AOAO Maui Vista as a certificate holder. In the latter case, the insurance company should provide the AOAO with the policy summary each time it is renewed.
Director Shea asked for a motion to formally adopt the revised AOAO policy on owner's insurance. This revised policy includes the following modification:

“If an owner fails to provide proof of required insurance within 60 days of the termination of their insurance, the Board will purchase a Homeowner's H06 policy for the owner with the required and recommended amounts as shown above. The owner will be invoiced for the cost of the insurance, a $50.00 fine and an administrative fee of $200.00. If owners provide proof of insurance after being invoiced, the policy purchased by the AOAO will be cancelled; however, the fine and administrative fee will still be enforced.

The Association office maintains a log of owner's expiration dates and sends notices to owners upon expiration if a policy has expired and not yet updated. The following procedure will be followed to ensure all owners maintain updated insurance policies.

(a) Date of Expiration: Reminder email/letter sent to owner that insurance has expired.
(b) Two (2) Weeks after Expiration Date: First letter submitted to owner.
(c) One (1) Month after Expiration Date: Second letter submitted providing 30 days to comply.
(d) Two (2) Months after Expiration Date: AOAO will purchase an insurance policy in the owner's name and bill the owner for the insurance plus a $50.00 fine for non-compliance and a $200.00 administrative fee.
(e) This purchased insurance policy will have both the required insurance and the recommended insurance coverage. There is no additional wind storm, rain or hurricane coverage in the policy.

Failure to pay the cost of insurance, fine and administrative fee may result in a lien on the property.”

Director Smart proposed the motion and Director Hodgson seconded the motion. Discussion of the proposed motion followed.

After discussion, the motion was approved unanimously.

The revised AOAO policy on owner's insurance is attachment 5 of these minutes.

C. AOAO Policy on use of tennis courts, keys, and costs.

Some Maui Vista owners have reported to our General Manager and to Board members that they are of the opinion that unauthorized people are using our tennis courts. In the past year, since there have been increased direct charges for tennis court time at Wailea, the frequency of the reports of unauthorized use has increased. There has been a suspicion that tennis court keys have been duplicated and “passed around”.

As a result the Board has decided that the tennis court locks will be re-keyed with Kaba Electronic locks; the entry code will be changed every week.

The Board and the AOAO general manager has been in discussion with owners about implementing a tennis court policy. It is generally agreed that we will not charge for tennis court time at Maui Vista. A draft policy will be generated and circulated among the ownership for comments. Modest charges for tennis balls and the rental of tennis racquets are being evaluated by the Board and will eventually be part of the tennis court policy. Security will have balls and racquets available for individuals arriving during non-office hours.

D. Parking Lot Lights

We have received a complaint from the President of the Board of Directors of the Walaka Maui Condominium that some of our security lights shine into the Walaka Maui property adjacent to the back parking lot. In addition, he is of the opinion that not all of our parking lot lights are in compliance with MAUI CODE CHAPTER 20.35. OUTDOOR LIGHTING.
The Secretary has been reviewing older board minutes for information on the history of the parking lot lights. There were serious problems around 1997 with deterioration (literally falling down) of the parking lot light poles in place at that time. The replacement was part of the special assessment in the 2005 budget. The new poles installed were shorter and the lights shielded and directed downward to minimize light pollution. Additional security lights were added to provide for extra illumination for security purposes especially in the northeast section of the parking lot. A review of the MAUI CODE CHAPTER 20.35 contains the following additional requirement.

“Existing outdoor lighting fixtures that were installed before January 25, 2007 are required to be brought into compliance with this chapter by January 25, 2017.”

Our attorney, after reviewing the MAUI CODE CHAPTER 20.35. OUTDOOR LIGHTING, offered his opinion that we must comply with the county regulations which specifies that exterior lighting must point downward and not horizontally. After discussion the Board’s decision is that as a good neighbor policy, we should remove the bulbs from the security lights that shine into the Walaka Maui Condominium complex. In addition we will inspect each of our lights and modify those that do not presently meet the county regulations. Since this will reduce the lighting in the parking lot, the Board will have to develop alternate means of illuminating the parking lot in a manner adequate for security purposes.

Owner questions/comments:

Sonya Stelmasky (2218) offered her opinion that the Building two stairwells have needed cleaning and was grateful that they were power washed this past week. Director Hodgson, (2407) also offered his opinion that the Building two stairwells have been dark and dirty. General Manager Victoria Reyes responded that due to the extreme weather and the necessity of preparing for a possible OSHA inspection, the staff was behind in their usual schedule. An additional complicating factor was that our maintenance person has been out on sick leave. This elicited comments from several owners that they were of the opinion that Mark was being overworked. They noted that his manner had changed from friendly and helpful to brisk and harried. Owners mentioned how friendly Mark usually has been. The General Manager and the Board recognized that the staff has been overworked and under pressure the past several weeks.

Several owners have offered their rental units to assist residents who would be required to vacate their units during the pipe work. In an effort to be helpful, the General Manager had circulated information about unit availability. Sonya Stelmasky felt that this constituted solicitation which is against AOAO policy and that residents should find their own solutions. The General Manager agreed not to circulate this information. There is a bulletin board in the vending room of Building 1 where owners can post information on the availability of units during pipe repairs.

Pat Marcanik commented that there were no instructions provided for the use of the new Spectrum remote. Director Smart offered a comment that he had prepared simple instructions for his rental units and would provide them to the general manager for distribution to any owner. These simplified instructions are below:

Spectrum High Definition TV
Use Spectrum Remote Control
(This is a two step process)
Aim at the TV set
Press the TV button and then the Power button
Aim at the Cable control Box
Press the CBL button and then the Power button
NEXT BOARD MEETING:
Thursday, 9 August 2018 Maui Vista, BBQ area, Building #1

ADJOURNMENT.
The scheduled agenda was completed at 11:38 am. Director Shea requested a motion to formally adjourn the meeting. Director Smart made the motion and Director Hodgson seconded it. The motion carried unanimously.

Attachment 1, Owners Present:
1204 Brenda Mitten 2407 Chet Hodgson
1408 Richard Talley 2415 Jeff Gilbert
1410 Nanci Grube 2418 Kathy Gookin
2218 Sonya & Mike Stelmasky 3212/3312/3313 Don Smart & Margaret Shea
2222 Pat & Ed Marcanik 3409 Walter Sterrenburg
2304 Carol & Larry Shepherd 3314 Renee Richardson
2310 Jim Erickson 3422 Karen & Warren Clare
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MAUI VISTA SECURITY ADVISORY COMMITTEE
REPORT TO THE AOAO BOARD
April 26, 2018

BACKGROUND INFORMATION:
- Members of the Security Advisory Committee: Mark Emoto (chair), Matt Baker, John Marangio, Kathy Gookin and General Manager, Victoria Reyes (liaison).
- The committee’s purpose is to advise the board on security issues at Maui Vista.
- Over the past two years, the committee researched available camera technology, tracked reported crimes and recommended ways for our officers to be more effective (including relocating the security office and the implementation of the electronic “check-in system” throughout the property.)

TIMELINE OF REPORTS PRODUCED BY THE COMMITTEE AND SUBMITTED TO THE BOARD:
- 3/25/16- Summarizes property walk-thru with Dave Dunlap of Dave’s Communications for a preliminary needs assessment for cameras. Mark Emoto and then member Cathy North did a follow-up tour at the Four Seasons to observe their camera system. It was more than what is needed at Maui Vista, but did provide some insight as to functionality and usefulness for deterrence and crime solvability.
- 8/14/16- Update on camera needs assessment including contacting a second vendor. Also summarizes crime trends on property, observed increased circulation of officers due to new electronic “check-in system”, and Victoria’s communication with MPD.
- 7/26/17- Initial Proposal for Security Cameras. Provides a commercial grade system, replacing the old broken camera at the main entrance, adds a new wireless camera to the sidewalk entrance on South Kihei Road (near the pool at Building 1) and provides for system growth to other buildings.
- 3/19/18- Updated Report. Provides updated equipment and pricing for cameras and more crime data.

MAUI VISTA CRIME TREND
Crimes reported to MPD for the past three years:
2015- 2 crimes (Car theft, Motorcycle/moped theft)
2016- 4 crimes (Three Thefts and one Residential burglary)
2017- 7 crimes (Residential burglary, Stolen vehicle, Stolen moped/motorcycle, Theft, Theft from vehicle, Theft, Arson. Note: The arson also caused extensive damage to nearby vehicles.

While seven reported crimes may not seem like much (unless you’re one of the victims), the significance of these seven crimes is that according to the MPD data, Maui Vista had the most reported crimes of any resort on a 3.7 mile stretch of S. Kihei Road between Pi‘ikea Ave. and Okolani St. (the street that veers left up towards Wailea).

REQUEST FOR ACTION
The Security Advisory Committee feels strongly that although cameras will not prevent all crimes, they certainly serve as a deterrent as well as provide evidence when crimes occur. (The most serious arson crime remains unsolved.) Maui Vista is lagging behind other nearby condo complexes and it may be that local criminals know that. The most recent bid equates to approximately $17 per condo unit with a total system cost of $4500 for a commercial grade, expandable system. Maui Vista would pay 50% now ($2250) with the remaining 50% spread over a three-year period. This equates to an initial cost of about $8.50 per unit and a monthly cost of well under a dollar per unit. Costs can be reduced by about $500 if the board chooses not to purchase an expandable system.
The committee understands recent financial hardships to address plumbing infrastructure, but security cameras are a vital component to the safety and security of everyone at Maui Vista. Each time we submit a cost report to the board, it requires a new bid because they are only valid for 30 days. The committee feels we have submitted plenty of information for the board to take action and it is not worthwhile for us to keep working on an issue that gains no traction. We are happy to answer your questions, but we have not received any. We request the board include this report in your minutes and take immediate action on our proposal.
Maui Vista AOAO Policy

Title: Drug and Alcohol Policy / Drug Testing

Ref # 0002
Revision Date: 4/4/2018
Policy Revised by: Victoria Reyes, CMCA, AMS
Board Approved Date: 4/5/2018

Policy

In compliance with the Drug-Free Workplace Act of 1988, Maui Vista is committed to provide a safe, quality-oriented and productive work environment consistent with the standards of the community in which the company operates. Alcohol and drug use/abuse pose a threat to the health, welfare, and safety of Maui Vista employees, owners, guests, and security of the company's equipment and facilities. For these reasons, Maui Vista is committed to eliminating drug and alcohol use and abuse in the workplace and has adopted this policy.

Scope

This policy applies to all current employees and applicants for employment at Maui Vista. The General Manager is responsible for policy administration.

Employee Assistance

Maui Vista will assist and support employees who voluntarily seek help for such problems before becoming subject to discipline or termination under this or other Maui Vista policies. Such employees will be allowed to use accrued paid time off, placed on leaves of absence, referred to treatment providers and otherwise accommodated as required by law.

The employees may be required to document that they are successfully following prescribed treatment and be able to take and pass follow-up tests.

Once a drug test has been scheduled, unless otherwise required by the Family and Medical Leave Act or the Americans with Disabilities Act, the employee will have forfeited the opportunity to be granted a leave of absence for treatment, and possible discipline, up to and including
discharge, will be enforced. *This policy does not prohibit employees from the lawful use and possession of prescribed medications* however, employees must consult with their doctors about the medications’ effect on their fitness for duty and ability to work safely, and promptly disclose any work restrictions to their supervisor. Employees should not, however, disclose any underlying medical conditions.

**Procedure:**

1. Employees on-the-job are prohibited from:
   a. Using, possessing, buying, selling, manufacturing or dispensing an illegal drug or possessing drug paraphernalia;
   b. Being under the influence of alcohol or illegal drugs;
   c. Remaining on the job while taking prescribed drugs that adversely affect their ability to perform job tasks;
   d. Possessing or consuming alcohol; and
   e. Having illegal drugs or controlled substances in his/her system.

**Testing Facility**

All testing will be performed by Clinical Labs of Hawaii, a licensed, accredited medical laboratory testing facility, with tests reviewed by a licensed medical review officer.

**Testing Procedure**

Maui Vista will notify each employee in writing and identify the following specific substances to be tested: *Amphetamines, Marijuana, Cocaine, Opiates, and Phencyclidines*. The testing facility will not test for any substance not listed on the employee’s notification.

Written notice will include information on “over-the-counter” medications or current prescribed drugs’ ability to result in a positive test. Upon notification, the employee will proceed immediately to the designated testing facility to provide a sample. Failure to appear at the testing facility within 30 minutes of notification will be considered to be a refusal to take a test. Results of the test will be mailed to the employer and the tested individual. All test results will remain confidential and filed in the employee’s file, separate from other work files.

**Testing Frequency**
Pre-employment
Applicants are required to pass a drug test before beginning work or receiving an offer of employment. Refusal to submit to testing will result in disqualification of further employment consideration.

Random Drug Testing
To maintain a safe workplace for all Maui Vista employees, owners and guests, staff may, with written notification, be requested to submit to random drug tests.

Follow-up
Employees testing positive, or otherwise in violation of this policy, will be offered a one-time 30-day suspension to seek rehabilitation. If employee enters rehab and re-tests, the employee will be allowed to return to work.

Prior to returning to work, employee will be requested to submit random drug tests for a minimum of six months with consistent negative drug use. Employee understands that a positive test after rehabilitation could result in immediate discharge.

Consequences
Employees who refuse to cooperate in required tests or who use, possess, buy, sell, manufacture or dispense an illegal drug in violation of this policy are subject to discipline up to and including termination for any offense.

Drug and Alcohol Policy Certificate of Receipt
I hereby certify that I have received a copy of this latest version of the Maui Vista’s Drug and Alcohol Policy, dated April 13, 2018.

____________________________________ _______________________
Signature       Date
Maui Vista AOAO Policy

Title: Homeowners Insurance HO6

Ref # 0004
Date: 3/3/2009
Revision: 9/5/2009
Revision 3/22/13
Revision 6/25/14

Prepared by: Victoria Johnson, GM
Board Approved Date: 3/7/2009
Board Approval Date: 4/5/2013

1. On 2 November 2007 the Maui Vista Owners voted to approve the requirement that every unit must have adequate insurance.

2. Owners must provide evidence of this insurance to the AOAO office at the expiration date annually. A record of the insurance company, policy number, and policy expiry date will be maintained on the AOAO database. A copy of the first page of the Homeowner’s Insurance Policy (HO6 - commonly known as the "Declaration Page"). This Declaration Page should be sent to the AOAO every year when the policy is renewed or updated. Owners can request their insurance agent to forward the required information to the AOAO by having the AOAO added as a "certificate holder" on their policy.

3. To protect all Maui Vista owners, the Board requires the following minimum insurance:
   (a) Dwelling: $10,000
   (b) Loss Assessment: $10,000
   (c) Personal property: $25,000
   The Board strongly recommends the following insurance:
   (d) Personal liability: $500,000
   (e) Loss of use: $10,000
   (f) Medical payment to others: $5,000 each person

4. At the April 2018 Board Meeting the Board implemented the following policy:
   "If an owner fails to provide proof of required insurance within 60 days of the termination of their insurance, the Board will purchase a Homeowner’s HO6 policy for the owner with the required and recommended amounts as shown above. The owner will be invoiced for the cost of the insurance, a $50.00 fine and an administrative fee of $200.00. If owners provide proof of insurance after being invoiced, the policy purchased by the AOAO will be cancelled; however, the fine and administrative fee will still be enforced."

5. The Association office maintains a log of owner's expiration dates and sends notices to owners upon expiration if a policy has expired and not yet updated. The following procedure will be followed to ensure all owners maintain updated insurance policies.
   (a) Date of Expiration: Reminder email/letter sent to owner that insurance has expired.
   (b) Two (2) Weeks after Expiration Date: First letter submitted to owner.
   (c) One (1) Month after Expiration Date: Second letter submitted providing 30 days to comply.
(d) Two (2) Months after Expiration Date: AOAO will purchase an insurance policy in the owner's name and bill the owner for the insurance plus a $50.00 fine for non-compliance and a $200.00 administrative fee.

(e) This purchased insurance policy will have both the required insurance and the recommended insurance coverage. There is no additional wind storm, rain or hurricane coverage in the policy.

6. Failure to pay the cost of insurance, fine and administrative fee may result in a lien on the property.

7. The AOAO general insurance policy covers damage to the building as originally built* with a $10,000 deductible. This deductible is what must be covered by the individual owner's dwelling/liability cover, less the deductible of the individual policy which is usually $500.

* "As originally built" means when the condo was initially built.

The AOAO does not cover updating/remodeling of any unit.

Additional information: The AOAO has a $10,000 deductible on its overall insurance policy which was approved by the Homeowners. The AOAO's insurance policy doesn't become activated until after damages have exceeded the $10,000 deductible.

Example: If your current "Dwelling" coverage is only $5,000 (and not the recommended $10,000) and your deductible is $500, the AOAO's insurance doesn't apply until damages exceed $10,000; then your personal out-of-pocket expenses will be 5,500 before the AOAO insurance policy activates. This is why it is required to carry $10,000 Dwelling coverage.