

# Memo

To: Class Instructors  
From: Providence Homeowners Association  
Date: May 27, 2005  
Re: Commercial Liability Insurance

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## VERY IMPORTANT: PLEASE READ

Community classes are a vital asset to our community, and we greatly appreciate the time and effort all instructors put into offering these services for our residents. As such, we are happy to provide our facilities free of charge and any profits go directly and solely to the classes. Importantly, though, we must take into consideration the protection of the HOA should any unfortunate circumstances occur.

We are legally obligated to require that every class held in our facilities, for profit, must provide for us written documentation of the following:

1. Commercial Liability Insurance( minimum of \$1 million)
2. Worker's Compensation Insurance (if classes have any employees)

We ask that these copies be mailed or given to the Activities Director no later than Wednesday, June 15, 2005.

We sincerely apologize that this policy has not been implemented in the past, but our community is growing at a tremendous rate -- with a plan of 2400 homes -- and going forward, we must require this.

We hope you understand that this policy protects not only the HOA but also you as a business owner. We thank you very much for your cooperation and great service to Providence.

Very Truly Yours,

Activities Director  
940.440.0242 Office  
940.440.2211 Fax