



Insurance Responsibility Summary for  
**Marshall Heights, a Planned Community**

Marshall Heights is a **planned community**. Under state law (68 PaCS 5101, et seq.), planned communities insure three types of property: **common facilities, controlled facilities, and designated facilities.**

- **Common facilities** are any property owned by the community
- **Controlled facilities** are any property owned by individuals, but controlled by the community
- **Designated facilities** are any other property the association is required to insure in its declaration

Marshall Heights purchases an insurance policy for the common facilities, controlled facilities, and designated facilities. **ALL OTHER PROPERTY IS INSURED ON YOUR HOMEOWNERS POLICY.**

This chart shows how insurance responsibilities are divided at Marshall Heights:

| Parts of the Units                     | Which Policy? |          | Parts of the Common Property            | Which Policy? |          |
|--|---------------|----------|---|---------------|----------|
|  | Association   | Personal |   | Association   | Personal |
| Roofs, Gutters, and Downspouts         |               | ✓        | Entrance Signage                        | ✓             |          |
| Exterior Brick or Siding               |               | ✓        | Landscaping in Common Areas             | ✓             |          |
| Doors and Windows                      |               | ✓        | Ponds, Lakes, or Drainage Facilities    | ✓             |          |
| Foundations                            |               | ✓        | Streetlights                            | ✓             |          |
| Interior Walls                         |               | ✓        | Common Mailboxes                        | ✓             |          |
| Flooring                               |               | ✓        | Clubhouses/Common Rooms                 | ✓             |          |
| Common Walls (walls between units)     |               | ✓        | Swimming Pools and Similar Facilities   | ✓             |          |
| Plumbing and Plumbing Fixtures         |               | ✓        | Gazebos and Picnic Shelters             | ✓             |          |
| Electrical Supply and Related Fixtures |               | ✓        | Walking and Biking Trails               | ✓             |          |
| Heating or Air Conditioning Equipment  |               | ✓        | Athletic Courts                         | ✓             |          |
| Household Appliances                   |               | ✓        | Other Common Amenities                  | ✓             |          |
| Cabinetry and Countertops              |               | ✓        |   |               |          |
| Underground Utilities                  |               | ✓        |   |               |          |
| Porches and Balconies                  |               | ✓        |   |               |          |
| Walkways and Driveways                 |               | ✓        |   |               |          |
| Landscaping Around Your Unit           |               | ✓        |   |               |          |
| Your Personal Belongings               |               | ✓        |   |               |          |
|  |               |          | Which Policy?                           |               |          |
|  |               |          | Other Exposures                         | Association   | Personal |
|  |               |          | Your Personal Belongings                |               | ✓        |
|  |               |          | Additional Living Expenses After a Loss |               | ✓        |
|  |               |          | Assessments Related to a Loss           |               | ✓        |

You are strongly encouraged to share this information with your personal insurance professional. This chart is not a substitute for a full risk consultation with your agent. If you do not have a personal insurance professional, you can contact the association’s insurance broker at 412-221-7010 for assistance.

This document is an interpretation of applicable law, association documents, and insurance policies. This document does not amend, alter, limit, supplement, or supersede those documents in any respect. Owners and their insurance professionals are encouraged to review all applicable documents as part of the risk analysis process prior to making any insurance purchasing or coverage decisions.