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[Title 57](#) Real Estate

[Chapter 8a](#) Community Association Act

Section 403 Property and liability insurance required -- Notice if insurance not reasonably available.

57-8a-403. Property and liability insurance required -- Notice if insurance not reasonably available.

(1) Beginning not later than the day on which the first lot is conveyed to a person other than a declarant, an association shall maintain, to the extent reasonably available:

(a) subject to Section **57-8a-405**, property insurance on the physical structure of all attached dwellings, limited common areas appurtenant to a dwelling on a lot, and common areas in the project, insuring against all risks of direct physical loss commonly insured against, including fire and extended coverage perils; and

(b) subject to Section **57-8a-406**, liability insurance, including medical payments insurance covering all occurrences commonly insured against for death, bodily injury, and property damage arising out of or in connection with the use, ownership, or maintenance of the common areas.

(2) If an association becomes aware that property insurance under Subsection (1)(a) or liability insurance under Subsection (1)(b) is not reasonably available, the association shall, within seven calendar days after becoming aware, give all lot owners notice, as provided in Section **57-8a-215**, that the insurance is not reasonably available.

Enacted by Chapter 355, 2011 General Session

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