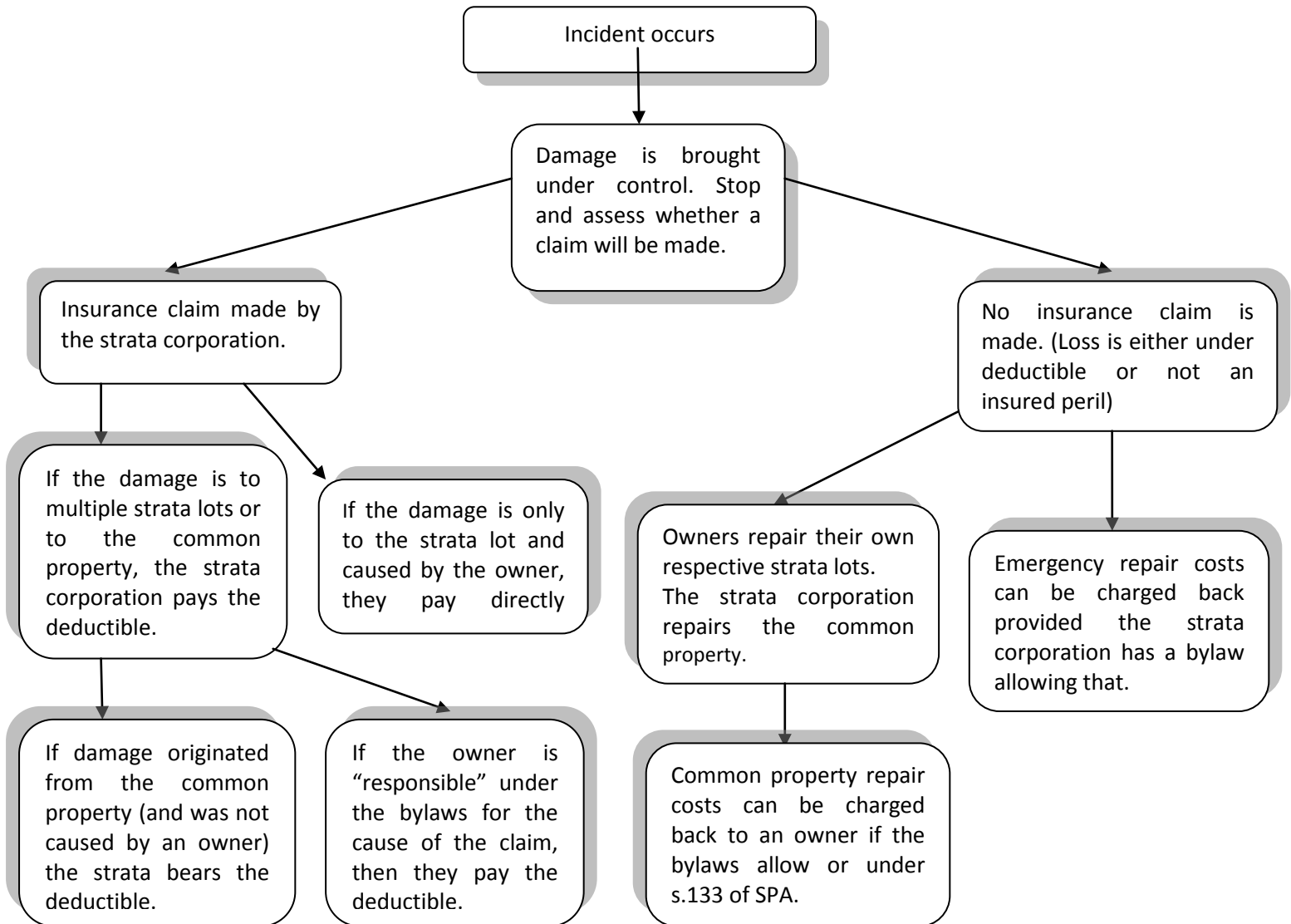




DAMAGE AND DEDUCTIBLE RESPONSIBILITY FLOW CHART



This information is intended for information purposes only and should not be taken as the provision of legal advice. Bylaws may vary by strata corporation. Advice regarding a specific situation can be obtained by contacting us at strata@clevelanddoan.com or www.clevelanddoan.com.