

POLICY OF WILLIAMSBURG SETTLEMENT  
MAINTENANCE ASSOCIATION REGARDING  
THE BUSINESS OR COMMERCIAL USE OF  
COMMON AREAS

An owner or resident (collectively called "Resident") of Williamsburg Settlement (the Subdivision) shall not operate, participate in or conduct business on the common recreational facilities or other common areas in the Subdivision, including but not limited to, the recreation center, the tennis courts and the swimming pools without the prior written approval of the Board of Directors (the "Board") of Williamsburg Settlement Maintenance Association (the "Association"). To be approved by the Board, a Resident must strictly comply with the following minimum conditions and such other conditions as the Board may require from time to time. The minimum conditions are as follows:

A. The proposed business, and activities incident thereto, must not inconvenience or cause safety concerns among the other Residents.

B. The Resident must keep and maintain, with insurance carriers in form and amounts acceptable to the Board, and furnish proof thereof to the Board, commercial general liability, automobile liability and worker's compensation coverage in the amount of \$1,000,000.00 aggregate/occurrence covering the Resident's particular business use and containing the following:

1. The commercial general liability policy must list the Association as an additional insured; and
2. The commercial general liability policy must contain a waiver of subrogation in favor of the Association.

C. The Resident must enter into an Indemnification Agreement, prepared by the Association's attorney, at the Resident's sole cost and expense, containing such terms, covenants and conditions that the Association and the Association's attorney deems necessary.

Approval by the Board of a Resident's business use shall in no way be inferred to be an endorsement or guarantee by the Board or the Association that the business to be conducted by the Resident on the common recreational facilities or other common areas is safe, legal or otherwise in accordance with applicable laws and the Board and the Association assume no liability therefor.