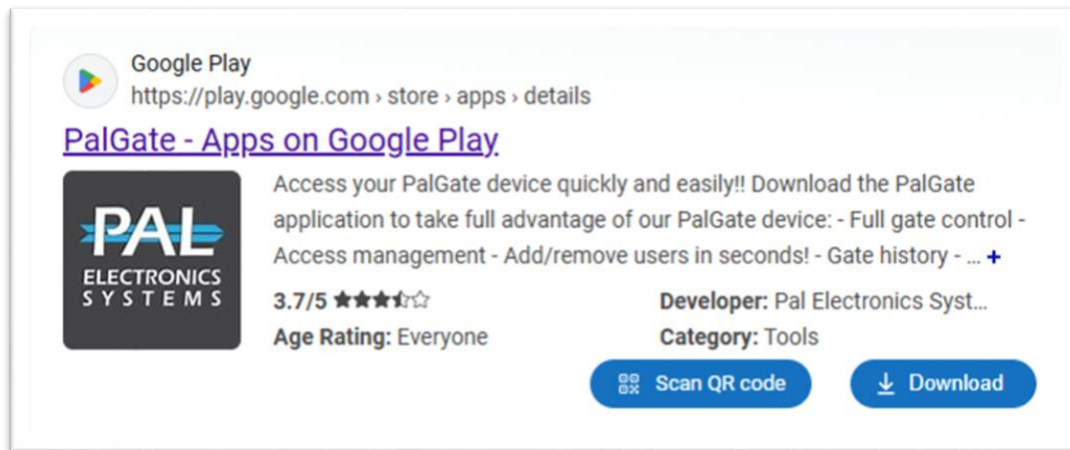


To Be Eligible For Gate Access:

Your account must be in good standing. This means your annual dues and garbage fees need to be paid and you should not have any outstanding fines or penalties. Each household will have 2 accounts for electronic gate access for free. A small cost of \$2.50 will be associated with additional accounts. Membership cards are required for everyone gaining electronic access. Access to open the gates is via an APP on your phone. If you do not have a smart/iphone please contact administration for reasonable accommodation.

Installing the APP On Your Smart/iPhone:

Go Into the Google or Apple APP Store: Locate PALGate



Install the APP on your phone. Once installed and you open the APP, you will see the eligible options for the gates which you are authorized to access. If there are no gates showing on our screen, contact the Administration Office so that the issue can be resolved.

When you approach the gate, open the APP and push the blue button with the gate on it for the gate you wish to open. Make sure the gate closes and locks behind you as you enter.

Important Things To Know:

Residents only: the electronic gate access is for your immediate family living at your address only. It cannot be traded, sold, or lent to anyone else.

Non-Transferable:

Your electronic gate access is tied to your account and is not transferable if you sell your home or if a renter's tenancy ends. When a property is sold or a tenant changes, the electronic gate access for the previous owner or renter and all authorized users on that account will be terminated.

Guests and Rules:

Please do not use your access to let in anyone who isn't authorized to use the amenities, including owners, residents, or renters who have had their privileges revoked. If this rule is not followed your privileges may be revoked.

Why The Legal Info Is Important:

We want to be upfront about the legal side of things. The waiver is designed to protect our association and all our residents from potential legal issues that could occur from events outside the HOAs control with ordinary negligence (like tripping). It is a standard practice for communities like ours and ensures everyone understands the risks involved when using the shared amenities.

Assumption of Risk:

Using our beach, boat ramp, and boat docks is at your own risk. The HOA is not responsible for any injury, including death or property loss, that occurs while you or your guests are using your gate access is on the premises or utilizing the listed amenities for ordinary negligence. You acknowledge that accidents can happen from your own actions and the actions of others authorized under your account number.

Ordinary Negligence:

Legal Definition: Failure to use the level of care that a reasonably prudent person would use under similar circumstances.

Plain English: Everyday mistakes, oversights, or accidents that happen without intent to cause harm.

Gross Negligence:

Legal Definition: A conscious and voluntary disregard of the need to use reasonable care, which is likely to cause foreseeable serious injury or harm. It is more than simple carelessness — it shows reckless indifference.

Plain English: Serious, extreme carelessness or recklessness where the Association ignores obvious dangers.

Gross negligence is **not covered by the waiver** — BMLA can still be held legally responsible if it acts in a grossly negligent manner.

This acknowledgement does not apply if BMLA acts with gross negligence or willful misconduct, in which case BMLA remains responsible.

Your Acknowledgement:

By signing the waiver, you agree to release BMLA from liability for any claims that resulted from ordinary negligence and inherent risks of using the facilities. You also agree to protect and defend the HOA from any liabilities, damages, or costs that may arise from you or someone using your access to use the amenities. In short, you are taking personal responsibility for any damages, injuries, or losses that may occur.