LIABILITY WAIVER

Contractor agrees to hold harmless and indemnify Heartwood Ranch HOA, 800 Heartwood Lane, Bayfield, CO 81122 for any and all claims arising out of any injury, disability, or death of Contractor or any of Contractor's employees or agents.

Contractor agrees to hold Heartwood HOA free and harmless from any and all claims arising from any negligent act or omission on the part of Contractor or Contractor's employees or agents.

Contractor acknowledges that the liability insurance of the Heartwood HOA does not extend to Contractor.

