📝 NEW FILE: PHYSICAL LAYOUT ASSESSMENT & INSURANCE BENEFIT DISTINCTION

This supplementary document clarifies a critical distinction regarding **POT 2 (The Infrastructure Pot)**. It identifies exactly which detached villas physically connect to the private road network—either via vehicle/pedestrian access or through underground utility links—and explains how this directly affects their liability for the specialized **€1,238.75 insurance premium rider**.

🛡️ The Legal Rule: Physical Layout Determines Benefit (*Gasto por Utilidad*)

Under Spanish Horizontal Property Law (LPH), corner or border plots cannot be evaluated using arbitrary guesses. Liability for a localized infrastructure fund is determined strictly by two real physical factors:

1. **Utility Access:** Does the property use the private road surface for driveway or pedestrian entry?
2. **Utility Connections:** Are the property's primary water meters physically located inside the central community meter cupboard? If so, the supply pipework legally runs beneath the private road tarmac, meaning any underground leak directly benefits from the community's specialized insurance policy coverage.

📋 Property-by-Property Physical Access & Pipework Risk Map

Based on these physical constraints, our 21 detached villas split into three definitive categories regarding the specialized insurance premium:

Category A: Pure Public-Facing Plots (100% Exempt from Extra Insurance)

These properties face public streets exclusively, possess independent utility connections outside the estate envelope, and have no physical dependency on the inner private road network.

- **The Impact:** They receive **zero layout utility** from the extra insurance premium. Under the 3-pot system, their liability is a strict **€0.00**.
- **Applicable Plots:**
  - **Plot 158**: Francis, Shelley & David
  - **Plot 159**: Jones & Van Bellen, Geoff & Mark
  - **Plot 160**: Harvey, Chris
  - **Plot 161**: Boonstra, Piet & Inge
  - **Plot 162**: Vale, Carole
  - **Plot 190**: Davis, Micheal
  - **Plot 191**: Simmonds, Paul Anthony
  - **Plot 192**: Bryant, Steve & Deb
  - **Plot 193**: Colinvaux, Francis
  - **Plot 194**: Turner, David & Dorothy

Category B: Border / Corner Plots (Utility Dependent – Liable for Scaled Premium)
These properties sit on corners or boundaries bordering both public and private spaces. While they may appear to face a public street structurally, **their physical utility meters are situated inside the central community cupboard**. Therefore, their underground water pipes must run underneath the private road surface to reach the house.

- **The Impact:** They carry an active physical risk. If a water pipe bursts beneath the community tarmac, they rely entirely on the community's specialized insurance policy to fund the road excavation and repair. Because they derive a direct utility benefit from this protection, **they are legally liable to pay their scaled general quota into the Infrastructure Pot.**
- **Applicable Plots (Suspected Connections):**
    - **Plot 163**: Smith, Susan & Michael
    - **Plot 168**: Heaps & Lyn, Mike
    - **Plot 185**: Van Leemputten, JC
    - **Plot 189**: Simmonds, Josephine

Category C: Definite Private Road Plots (Full Entry & Utility Dependent – Liable for Scaled Premium)
These properties are situated entirely within the inner private road envelope. They utilize the private driveway for daily physical access, connect directly to the inner streetlights, and have their utility lines and water meters routed completely through the shared community meter cupboard.

- **The Impact:** They derive a continuous, absolute benefit from the private road maintenance fund and the specialized insurance policy. **They pay their scaled general quota into the Infrastructure Pot.**
- **Applicable Plots:**
    - **Plot 164**: Sidebottom, Wayne
    - **Plot 165**: Scotney, Maria
    - **Plot 166**: Batchelor, Angela
    - **Plot 167**: Wallace, Peter & Sally
    - **Plot 186**: Rust, Marilyn & David
    - **Plot 187**: Kolby, Skjoldborg
    - **Plot 188**: King, Denise
