

VILLA LA VERNE HOMEOWNERS ASSOCIATION



MARCH 2020



VERONICA MONEY, COMMUNITY MANAGER
SO CAL PROPERTY ENTERPRISES, INC.
1855 Sampson Avenue • Corona, CA 92879

vm@socalenterprise.com
Phone: (951) 270-3700 • Fax: (951) 270-3709
www.socalenterprise.com

NEXT REGULAR BOARD MEETING

Date: March 25, 2020
Time: 6:30 p.m.
Location: La Verne United Methodist Church
3205 D Street, La Verne

All homeowners are welcome to attend, see you there!



HOA INFORMATION

- ♦ **FOR FIRE, MEDICAL OR POLICE EMERGENCIES: CALL 911**
- ♦ **La Verne Police Department**
(909) 596-1913 (non-emergency)
- ♦ **For HOA Payments Only:**
Villa La Verne HOA
PO Box 980966
West Sacramento, CA 95798
- ♦ **So Cal Property Enterprises, Inc.:**
1855 Sampson Avenue
Corona, CA 92879
Phone (951) 270-3700
Fax (951) 270-3709
www.socalenterprise.com
- ♦ **After-Hours HOA Emergencies:**
(951) 270-3700, press 8 for our after-hours answering service
- ♦ **Questions & Address Changes:**
Please send via email, fax, or mail
mb@socalenterprise.com

COMMUNITY NEWS & GENERAL INFO

RAIN GUTTERS

Spring is here and it is time for the rain gutters to be serviced. American Rain Gutter has scheduled the first week of March to commence and complete the cleaning and repairs. Please ensure that any patio items are removed from under the rain gutters to avoid damage.

SECURITY CAMERAS INSTALLED

Installation of security cameras at the Winfield pool has now been completed and has already caught residents climbing over the pool fence. Estimates are being procured for monitoring of the cameras. Anyone caught on camera will be prosecuted to the fullest extent of the law. Do you know where your kids are?

COMMON AREA & EXTERIOR ADDITIONS

Weekly site visits of the property are being conducted. On many visits, garages have not been able to be accessed. Owners, please remind your residents that the garages are the responsibility of the association and door locks are not to be replaced.

The planter areas outside of your unit are also considered common area.

Any changes to the exterior, including installing a satellite dish, security devices such as Ring doorbells or cameras, affixed decorative items, etc., must all have approval by the Board of Directors **PRIOR** to the installation. Please visit www.socalenterprise.com for full set of rules and architectural request form.

LAUNDRY ROOM JANITORIAL & EQUIPMENT

The janitorial service dates are the 2nd Friday of every month. Should the laundry rooms require emergency attention, please notify So Cal Property immediately.

Any machines that are in disrepair must be reported directly to the laundry service company, which is listed in each laundry room. Should you require a laundry room key, please contact our office at (951) 270-3700 for information on how to obtain one for your use.

VILLA LA VERNE

HOMEOWNERS ASSOCIATION



FEBRUARY 2020



VERONICA MONEY, COMMUNITY MANAGER

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Phone: (951) 270-3700 • Fax: (951) 270-3709

NEXT REGULAR MEETING

The next scheduled regular meeting will be held:

- ♦ **Wednesday, February 26, 2020 and March 25, 2020**
- ♦ **6:30 p.m.**
- ♦ **La Verne United Methodist Church
3205 D Street, La Verne**

All homeowners are welcome to attend, see you there!

The organizational meeting of the board of directors could not be held.

Your current board will be holding this prior to the next meeting so that all board members are present for this decision.

Exterior improvements:

If you will be replacing any items on the exterior such as, your door bell, lighting fixtures, address numbers, etc. an ARCHITECTURAL REQUEST FORM MUST BE SUBMITTED for the board consideration and decision.

You may not install any improvements without approval otherwise you may be asked to have it removed at your expense.

Should you require an architectural request form please visit the website @ www.socalenterprise.com

VILLA LA VERNE BOARD OF DIRECTORS

Annual meeting results

Liz Hermosillo	October 2020
Susan Beall	October 2020
Nanette Goforth	October 2021
Suren Kapadia	October 2021
Susana Avendano	October 2022

We have added wonderful improvements to the community. Your board has worked hard to bring up property values. Such improvements include:

Curbing along college alley and the pepper alley including planting of vining plants that will eventually cover the black wall.

The board has also installed curbing around the mail boxes. This will help alleviate parking on the grass next to the boxes.

The board has installed cameras at the Winfield pool which will help catch anyone who may vandalize the area.

COMMON AREA:

What is "Common Area"? So glad you asked! It is actually ALL the property outside your front door (including but not limited to your first step out of your unit), This includes garages, sidewalks, stairs, balconies, gardens, lawn, trees, front walkways, railing, drive approach, alleys, pool area, parking lots, cabanas, lighting, roofs, eaves, fascia board, window trim, garage doors, pedestrian doors, laundry rooms, storage rooms within garages, pool bathrooms, pool, pool lighting, pool fixtures, pool safety

VILLA LA VERNE

HOMEOWNERS ASSOCIATION



JANUARY 2020



VERONICA MONEY, COMMUNITY MANAGER
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NEXT REGULAR MEETING

The next scheduled regular meeting will be held:

- ♦ **Wednesday, January 22, 2020 and February 26, 2020**
- ♦ **6:30 p.m.**
- ♦ **La Verne United Methodist Church
3205 D Street, La Verne**

VILLA LA VERNE BOARD OF DIRECTORS

Your Villa La Verne Board of Directors are as follows:

Liz Hermosillo — President	October 2020
Susan Beall — Treasurer	October 2020
Nanette Goforth — Secretary	October 2021
Suren Kapadia — Member at Large	October 2021
Susana Avendano — Member at Large	October 2022

GARAGES:

During recent inspections, it has been noted that garages are being used for storage of items and not for a vehicle to be parked. Per the association's rules and regulations, the garages must be kept clean at all times and be able to fit a vehicle whether one is parked in the garage or not. Vehicles in the garage should not interfere with shared parking. **VEHICLES WITH EXPIRED TAGS ARE CONSIDERED AS BEING STORED.** This is not allowed.

It has also been noted that addition/installation of items such as cabinets, shelves or bike racks, etc. Please be advised that any installations must be approved prior to installation. Please visit our website to obtain the necessary documents for Approval.



HOLIDAY DÉCOR

We would like to remind all residents to please adhere to the community Rules and Regulations for all exterior holiday decorations and lighting.

Winter holiday decorations may be displayed beginning the day after Thanksgiving until January 10.

All other holiday decorations may be displayed no more than 15 days prior to the holiday, and must be **removed within 7 days after the holiday.**



COMMON AREA:

What is "Common Area"? So glad you asked! It is actually ALL the property outside your front door (including but not limited to your first step out of your unit). This includes garages, sidewalks, stairs, balconies, gardens, lawn, trees, front walkways, railing, drive approach, alleys, pool area, parking lots, cabanas, lighting, roofs, eaves, fascia board, window trim, garage doors, pedestrian doors, laundry rooms, storage rooms within garages, pool bathrooms, pool, pool lighting, pool fixtures, pool safety equipment, pool furniture, pool fencing, as well as ALL LANDSCAPING.

Please refrain from adding any personal items in the planter areas.

Annual Termite Inspection!!

Dear Villa LaVerne Resident,

Elite Pest Management will be performing the annual termite inspection and treatment service at your home/community beginning Thursday January 2nd through the following Friday January 10, 2020. Arrival times for the inspection will take place between the hours of 9:00AM and 4:00PM daily (weekends excluded).

This service will not require you to prepare or vacate and will only take a short time to complete. The inspector will be looking for signs of Termites, Dry rot, and other wood related problems on the exterior areas of the home and community common areas. All termite infestations will be treated at no charge!!

For further questions or for a free interior inspection please contact Elite Pest Management directly @ (877) 535-4833 or email at receptionist@elitepestmanagement.net to make your appointment.

Thank you for your cooperation.
Sincerely,

Villa La Verne HOA
Board of Directors



Patrick Prendiville
Prendiville Insurance Agency
24661 Del Prado, Suite 3
Dana Point, CA 92629
Bus: (949) 487-9696
Fax: (949) 487-9626
LICENSE #0740433

INSURANCE INFORMATION FOR VILLA LA VERNE HOMEOWNERS ASSOCIATION

This two-sided information fact sheet will help unit owners in understanding:

1. The association's master insurance policy.
2. The unit owner's individual insurance needs.
3. How to obtain a certificate of insurance.
4. How to file a claim.

THE ASSOCIATION'S MASTER POLICY

Property Covered:

Common areas; the structure; standard light, bathroom, and kitchen fixtures; standard kitchen cabinetry and countertops; standard permanently installed appliances; standard floor coverings, ceiling coverings and wall coverings (eg: paint and carpeting) located in any residential unit.

Property Not Covered:

A unit owner's personal effects and any improvements and upgrades that are a part of the building or structure.

Covered causes of Loss (Damage):

Fire; lightning; windstorm; hail; explosion; riot; damage caused by aircraft or vehicle; smoke; vandalism; falling objects; weight of ice, snow or sleet; collapse; sudden and accidental discharge or leakage of water as a direct result of the breaking apart or cracking of any part of a system or appliance containing water or steam.

Non-Covered causes of Loss (Damage):

Wear and tear; rust, corrosion, fungus, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself; smog; damage by insects or animals; settling, cracking, shrinking or expansion; repeated leaking or seeping of water (including around the shower, bathtub, toilet or sink); poor maintenance; faulty construction; earth movement; volcanic eruption, explosion or effusion; water, in any form (except sudden and accidental discharge or leakage of water as mentioned above); mudslide or mudflow; asbestos; negligent work.

Deductible:

\$ 5,000 per occurrence – Note: The individual unit owner may be responsible for this deductible.

Please see the Loss Assessment section on the next page.

UNIT OWNER'S INSURANCE NEEDS

Personal Property coverage, with replacement cost, covering personal belongings as the master association policy does not cover a unit owner's personal property.

Building Additions and Alterations need to be covered on a unit owner's personal policy. Such items include all additions and alterations made to the original structure. Should a unit have upgraded bathroom, kitchen and light fixtures; upgraded kitchen cabinetry and countertops; upgraded permanently installed appliances; and/or upgraded floor coverings, ceiling coverings and wall coverings, the unit owner needs to insure for the additional cost of these upgrades.

Loss of Use will pay the unit owner's additional living expense while the unit is unfit to live in due to a covered loss. If a condo is rented out, this coverage will be replaced with Loss of Rents coverage.

Loss Assessment will pay the unit owner's share of a special assessment levied by the Association due to an insured loss exceeding the association's master policy limits.

Important – In the recent past, unit owners have been exposed to Association deductibles in certain circumstances. With proper building and Loss Assessment coverage, unit owners can obtain coverage for their portion of the Association's deductible.

YOUR ASSOCIATION'S deductible is \$ 5,000.

Personal Liability pays for bodily injuries to other people or damage to their property if the unit owner is liable resulting from unintentional acts committed by family members including sporting activities and acts of pets.

CEA Earthquake:

Building Property (Interior Structural Coverage): \$25,000-\$100,000 with 5%-25% deductible options.

Personal Property: \$5,000 - \$200,000 coverage with 5%-25% deductible options.

Loss of Use: \$1,500 - \$100,000 for additional living expenses.

Earthquake Loss Assessment Coverage: This coverage will pay for your share of earthquake damage to the association Units when you are assessed because the association either had no coverage or they need to meet their deductible. \$25,000 - \$100,000 with 5%-25% deductible options.

Unit owner's coverage may be obtained by calling

Cindy Laing at your association's insurance agency, Prendiville Insurance Agency at (800) 482-4467.

HOW TO OBTAIN A CERTIFICATE OF INSURANCE

Certificates of Insurance (available to financial institutions for loan purposes) may be obtained by visiting www.EOIDirect.com or contacting their help desk at (877) 456-3643.

HOW TO FILE A CLAIM

If you have a claim, notify your association's management company (or designated board member) and your own homeowner's insurance carrier. Claims payments under this policy are made to your board of directors as insurance trustee.

The above information is provided to assist in understanding the basic coverage on the Association's and Unit Owner's policies. For final coverage determination, both policies should be reviewed.

Prendiville Insurance Agency 800-482-4467



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

11/27/2019

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Prendiville Insurance Agency 24661 Del Prado, Suite 3 License #0740433 Dana Point CA 92629	CONTACT NAME: PHONE (A/C, No, Ext): (949) 487-9696 FAX (A/C, No): E-MAIL ADDRESS:
INSURED Villa La Verne Homeowners Association c/o SoCal Property Enterprise 1855 Sampson Avenue Corona CA 92879	INSURER(S) AFFORDING COVERAGE INSURER A: Farmers Insurance Exchange NAIC # 21652 INSURER B: Great American Insurance Compa 16691 INSURER C: AmTrust North America 15954 INSURER D: INSURER E: INSURER F:

COVERAGES

CERTIFICATE NUMBER: Cert ID 8949

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATION MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> *D&O is Claims Made <input checked="" type="checkbox"/> D&O Ded: \$1,000 GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	Y	60677-27-07	12/01/2019	12/01/2020	EACH OCCURRENCE \$ 3,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 75,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 3,000,000 GENERAL AGGREGATE \$ 6,000,000 PRODUCTS - COMP/OP AGG \$ 3,000,000 D&O Liability \$ 1,000,000 COMBINED SINGLE LIMIT (Ea accident) \$ 2,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY	Y	60677-27-07	12/01/2019	12/01/2020	\$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB DED RETENTION \$	Y	UM2664599	12/01/2019	12/01/2020	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000 \$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N N	PENDING	12/01/2019	12/01/2020	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
AB	Fidelity Bond	Y	60677-27-07	12/01/2019	12/01/2020	Fidelity Bond Deductible \$500 \$ 2,800,000
A	Property (R/C)	Y	60677-27-07	12/01/2019	12/01/2020	Property Deductible \$5,000 \$ 49,996,848

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
(B) Excess Fidelity Bond \$800,000 Policy #SSA-392-56-74-09913-00 Effective 12/01/2019-12/01/2020
SoCal Property Enterprise, Inc. is Named as Additional Insured as Respect to Auto Liability, CGL, D&O Liability, Fidelity Bond and Umbrella Liability.
Walls-In Coverage Applies. 300 Units, 75 Buildings. 125% Extended Replacement Cost.
Wind & Hail Included. Building Ordinance Coverage:
A (Undamaged) = Included; B (Demolition) = \$3,750,000; C (Increased Construction Cost) = \$750,000.

*CANCELLATION: 30 DAY NOTICE, EXCEPT 10 DAY NOTICE FOR NON-PAYMENT OF PREMIUM.

CERTIFICATE HOLDER

CANCELLATION

SoCal Property Enterprise, Inc.

1855 Sampson Avenue

Corona CA 92879

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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