

**JULY 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:

Wednesday, July 22, 2020

Time:

6:30 p.m.

Location:

Call So Cal Property the day before the meeting for location or conference call login information and

credentials.

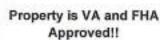


We would like to welcome all new homeowners to the community!!



# HOA NFORMATION

- \* FOR FIRE, MEDICAL OR POLICE **EMERGENCIES: CALL 911**
- La Verne Police Department (909) 596-1913 (non-emergency)
- Assessment Payment Address: 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 Property Emergencies: (951) 270-3700, press 8 for our after-hours answering service
- Inquiries & Address Changes: Please send via email, fax, or mail frontdesk@socalenterprise.com
- Patrol Master (Security): (714) 426-2526
- \* Sanders Lock & Key, Inc. (Garage/Pedestrian Door & Laundry room Keys) (909) 599-3178





# WELCOME

# GENERAL INFORMATION & REMINDERS

#### PEDESTRIAN GARAGE DOOR LOCKS

Pedestrian garage door looks are being changed as some garages can't be accessed. If there is sticking or lock issues, please contact management. If the master key doesn't allow access, the lock has been changed and will be rekeyed for master access with the charges being assessed back to each unit owner who shares the garage. The key will not be mailed to you and the owner will need to pick it up at Sanders Lock & Key.

AC UNITS
The condensation line for your air conditioning unit is causing damage to the common area. You need to clean or replace the air conditioning filters immediately. Please change the disposable filters or clean the permanent filters on your AC unit on a monthly basis. Your cooperation is greatly appreciated.

### BULK PICK UP

There is an automatic fine for dumping large items in the alley way. Please make sure you call to have a bulk pick up. Place a note on your items to let us know when the items should be picked up to avoid possible fine and/or violation.

#### DISTURBANCES

If you are experiencing any disturbances where you may need to call the police, please remember that Patrol Masters can also be called to take a report and be the liaison for police as they are available 24 hours. Please utilize the Association's Security Patrol to help enforce any matters necessary.

#### LAUNDRY ROOM

Please be on the lookout! There have been break-ins to the laundry rooms. Please contact patrol to file a report should you see this type of activity and report ripped screens.

Also, when reporting an inoperable laundry machine, please include the machine information so that management can report it for you.

#### WASP NESTS

Management has been checking for wasp nests on inspections. Should you have any under your eaves, please contact management to schedules removal.



It has been noted that rental signs are being placed in the common areas. Per the Rules and Regulations, rental signs can only be placed in the windows. Any rental signs will be removed from the common area and placed on your door along with a violation notice being mailed to you for an infraction of the rules. Thank you for understanding!

Please remember that all owners must register new renters. Tenant registration forms can be found by going to www.socalenterprise.com.

# SATELLITE DISHES

It has been noticed on many site inspections that more satellite dishes are being installed without architectural approval. The association's rules and regulations are specific and state:

Satellite Dishes: MUST BE PRE-APPROVED in writing BY THE BOARD OF DIRECTORS. Satellite dishes first require an approved Architectural Request Form and a \$75.00 deposit. No satellite dish or antenna or any other apparatus may be installed upon any walls, roof, attic or crawl space. Satellites must be strategically placed on the fascia board only and the owner must first have written architectural approval Improper installation will result in the removal of the dish at the owner's expense. The Association will have FIOS available in late 2011. We will also be having a painting project in the community at which time all satellite dishes will be required to be removed. At that time you may choose to transfer to FIOS or you may reapply for Architectural approval from the Board. If you are a homeowner leasing your unit to a tenant: You are responsible for any satellite dishes left behind after your tenant leaves the unit a fine of \$100 will be assessed for each satellite dish left behind. Each homeowner has the right to refuse tenants from installing these dishes. You may stipulate in your lease that only cable or FIOS is allowed in your unit. The HOA Board of Directors reserves the final decision on all satellite dish approvals and location of installation.

Management will be checking for architectural approval on file for satellite dishes. Should it be discovered that no approval is on file, you will be notified directly by receiving a violation notice with form which will need to be submitted along with \$75.00 by the date on the notice or the satellite dish will be removed and charged back to the owner.





There are many restrictions to opening the pool per the county of Los Angeles, therefore, the pool is still closed at this time. Should you wish to review the restrictions, please visit the LA County website at:

http://www.ph.lacounty.gov/media/Coronavirus/docs/protocols/ Reopening ResidentialSwimmingPools.pdf

The Board thanks you for your patience & understanding!





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#### NEXT REGULAR BOARD MEETING

Date:

Wednesday, June 24, 2020

Time:

6:30 p.m.

Location: Call So Cal Property the day before

the meeting for location or conference call login information and credentials.





### HOA ORMATION

- \* FOR FIRE, MEDICAL OR POLICE EMERGENCIES: **CALL 911**
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- Sanders Lock & Key, Inc... (Garage/Pedestrian Door & Laundry room Keys) (909) 599-3178

#### COMMON AREA

Management has noticed many miscellaneous items around units, such as foldup camping chairs, incorrect tables, extra bricks, extra potted plants, brooms/mops, hoses, etc. Please be reminded of the rules & regulations regarding common area and what is against the rules as many violation letters are being sent with regard to the above mentioned infractions. Please note, inspections of the association are conducted 4 times per month. Please take the time to remove any stored items that are in the common area or common area view and have them stored away accordingly.

# COMMUNITY GENERAL INFORMATION

#### LAUNDRY ROOM

The associations laundry machine contract is expiring and the new laundry company will be All Valley Washer. There may be some slight inconveniences when switching companies as they will need to switch out machines as well. A schedule will be received and be posted on the bulletin boards by the pools. Please keep an eye out!

#### BBQ'S & SMOKERS

BBQ season is upon us. Please remember to pull BBQ's away from the stucco when in use to avoid a fire hazard. If you have more than one BBQ, it must be removed or stored out of the common are view as only 1 is allowed per unit. No BBQ's are to be stored under the stairs.

#### COMMERCIAL VEHICLES

You may not park, store, or maintain, any boats, trailers, commercial vehicles, campers, RV's, or other vehicles not customarily used as a means for daily passenger transportation within the Villa La Verne Community.

Effective June 1st, Patrol Masters will be enforcing commercial vehicle parking violations. Owners or renters must obtain a city parking permit to park commercial vehicles on the streets.

#### HOA WATER USAGE

We understand that hotter weather is approaching, however, please remember that since the association pays for the water used in the community, the following rules apply:

No association water may be used to fill pools, buckets, balloons, or water toys. Water may not be used to wash vehicles, sidewalks, driveways, windows or animals. Absolutely NO water is to be sprayed in garages or laundry rooms. The violation of this rule will result in an automatic \$200.00 fine.

Please review the Rules and Regulations for detailed rules, Residents in violation of any rules, in general, are subject to violations and/or fines.

#### PEST CONTROL ISSUES



It has been reported that the association has American roaches which live in the sewers and storm drains. Unfortunately, there is not much you can spray directly into a sewer, but can treat the storm drains and irrigation boxes around the community with a bait that seems to work well. Please contact management should you see these roaches around your building so that service can be called.

The association recently had the exterior of the buildings treated for termites and it was found that termites are on most of the units. Please remember that termite eradication on the inside of the units is the owner's responsibility. Please feel free to contact Elite Pest Control to have your unit inspected/ treated for termites at (877) 535-4833.









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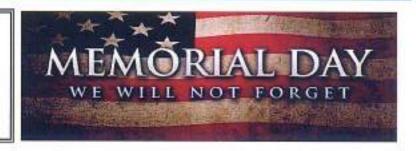
#### NEXT REGULAR BOARD MEETING

Wednesday, May 27, 2020 Date:

6:30 p.m. Time:

Call So Cal Property the day before Location:

the meeting for location or conference call login information and credentials.



#### Coronavirus COVID-19

To our valued HOA Community:

We hope you, your family and friends are healthy and safe. These are unprecedented and challenging times for us all. Our physical office is closed until further notice. Our team members are working remotely to provide essential services to your community. As you know, the situation is fluid and may change, but we are doing everything we can to continue to be available and respond as quickly as possible to community and homeowner needs. Thank you for your patience and understanding as we navigate this Coronavirus (COVID-19) crisis together.

Stay Home, Stay Safe, Stay Well, Save Lives!!

So Cal Property Enterprises

For the most accurate and up-to-date information, visit: Centers for Disease Control and Prevention (CDC) www.cdc.gov California Department of Public Health www.cdph.ca.gov

# COMMUNITY GENERAL INFORMATION

#### LAUNDRY ROOM & SHARED GARAGES

Please wash & sanitize after touching any common area surfaces.

Reports are being received of feminine hygiene products being disposed of in the laundry room. Please refrain from disposing these types of items in the laundry room and dispose of them in your own containers. Not only is this an eyesore, but a health hazard. Please be considerate of your neighbors.

#### PLUMBING ISSUES

There have been issues with the plumbing that has been caused by placing items in the toilets and sink drains. Please do not flush any nonflushable items down the toilet.

#### NEW RENTERS

All owners must register new renters by submitting an Owner Registration form EACH time a new tenant moves in. Forms can be found at our website at www.socalproperty.com under Rules & Regulations.

#### BBQ'S & SMOKERS

Be aware that the smoke from BBQ's and smokers have discolored the Stucco/paint. Please remember to pull the unit away from the building when in use. Please also note only 1 BBQ per unit is allowed to be stored in the common area. Should you have 2, 1 most be removed.



# POOL CLOSURE

In light of the ongoing Coronavirus (COVID-19) developments, the board will be closing the pools until further notice.

# PET OWNERS

Please note that the cost to restore any common area damage caused by your pet will be assessed to the owners.



#### VIOLATIONS

During the Pandemic, hearings will not be held to assess monetary penalties. However, the board does still expect all residents to follow the association rules. Please visit www.socalenterprise.com should you require a set of rules.

#### REMINDERS

We would like to remind everyone to please remember to change the batteries in your smoke alarms and to change out the air/heating filters.

#### GRASS SEEDING

Grass seeding is being done throughout the community, Please stay off the newly seeded areas.





# CERTIFICATE OF LIABILITY INSURANCE

DATE (MAUDOTYTY)

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 BISUNED, the policy(les) 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 endorsements).

Products Prendiville Insurance Agency 24641 Del Frado. Suite 3 License \$0740433	EDNTACT RAME: PHONE (AC, No. Est: (349) 407-3696 (AC, No.) E AAA. ACOME St.							
Dena Point CA 92629	INSURER(S) AFFORCING COVERAGE	NACE						
	MSURERA: Farmers Insurance Exchange	21652						
MOUNTD (951) 276-5760 Villa La Verne Homeowners Association	MSURERS: Great American Insurance Compa	16691						
ATTER TW ASTRE NUMBERS WEEDGISCION	PASSURERC: AmTrust North America	15954						
c/o SoCai Property Enterprise 1855 Sampson Avenue	MINURER D:							
Corona Ch 92879	INSURER E :							
THE WORLD STREET	INSURER F :							

COVERAGES CERTIFICATE NUMBER; Cest ID 8949 REVISION NUMBER;

THIS IS TO CERTIFY THAT THE POLICIED OF INDURANCE LISTED BELOW HAVE SEEN ISSUED TO THE INDURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHDTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE 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.

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(B) Excess Fidelity Bond \$800.000 Policy \$88A-392-56-74-09913-00 Effective 12/01/2019-12/01/2020 SoCal Property Enterprise. Inc. is Named as Additional Incured as Respect to Auto Liability. CCL. D&O Liability. Fidelity Bond and Unbrelia Liability.

Mails-In Coverage Applies. 300 Units. 75 Buildings. 125% Extended Replacement Cost.

Mind & Bail Included. Building Ordinance Coverage:

A(Undamaged)=Included, B(Demolition)=\$3.750.000, C(Increased Construction Cost)=\$750.000.

CARCELLATION: 30 DAY NOTICE. EXCEPT 10 DAY NOTICE FOR NON-PAYMENT OF PREMIUM.

CERTIFICATE HOLDER	CANCELLATION
SoCal Property Enterprise. Inc.	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
55 Sampson Avenue	AUTHORIZED REPRESENTATIVE
Corona CA 92879	hatil halile

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ACORD 25 (2016/03)

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### NEXT REGULAR BOARD MEETING

Date: April 22, 2020 Time: 6:30 p.m.

Location: La Verne United Methodist Church

3205 D Street, La Verne





### HOA INFORMATION

- FOR FIRE, MEDICAL OR POLICE **EMERGENCIES: CALL 911**
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- Inquiries & Address Changes: Please send via email, fax, or mail frontdesk@socalenterprise.com



You may only receive the monthly newsletter via email if you have signed up for emailed statements.

# COMMUNITY NEWS & REMINDERS

#### LAUNDRY ROOM

Reports are being received of feminine hygiene products being disposed of in the laundry room. PLEASE REFRAIN FROM DISPOSING THESE TYPES OF ITEMS IN THE LAUNDRY ROOM AND DISPOSE OF IN YOUR OWN CONTAINERS. Not only is this an eyesore, but a health hazard. Please be considerate of your neighbors.

#### COYOTES

Please note that a coyote has been seen in the community and unfortunately a small dog was taken.

We would like to remind everyone that per the California Leash Law, dogs must always be on a leash in the common area, and the leash must be held by a person that is able to control the pet. Also, keep your pet close.

#### COMMERCIAL VEHICLES

You may not park, store, or maintain, any boats, trailers, commercial vehicles, campers, RVs, or other vehicles not customarily used as a means for daily passenger transportation within the Villa La Verne Community.

Effective June 1st, Patrol Masters will be enforcing commercial vehicle parking violations. Owners or renters must obtain a city parking permit to park commercial vehicles. on the streets.

If you notice any residents violating any parking rules, please notify Patrol Masters.

Please review the Rules and Regulations for detailed rules. Residents in violation of any rules, in general, are subject to a violations and/or fines.

### PEST CONTROL SERVICES

Elite Pest Management will perform regular service for solders, ants, wasps and other general pests on the 4th Friday of each month. They will perform exterior service to all buildings and common areas and knockdown all accessible spider webs and wasp nests.



For residence in need of interior, backyard or garage services, they will be available at that time, but you must call (877) 535-4833 ahead of time to be added to the list. Be sure to give your information and Association name to be identified. This service can be done anytime during your regular service interval each month.

The cost for General Pest Control is \$25.00 (Interior, backyard or garage) and \$45.00 for Rats/Mice. Roaches may be an additional charge. Additional services are paid at time of service and payable to Elite Pest Management.





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# 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!





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- 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 2<sup>nd</sup> 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.





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# 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!

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. 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 ask to have it removed at your expense.

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

#### 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





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# NEXT REGULAR MEETING

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- 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:

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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 <a href="mailto:receptionist@elitepestmanagement.net">receptionist@elitepestmanagement.net</a> to make your appointment.

Thank you for your cooperation. Sincerely,

Villa La Verne HOA Board of Directors



Patrick Prendiville

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# 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 <a href="https://www.EOIDirect.com">www.EOIDirect.com</a> 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 (MAIDDRYYYY) 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(les) must have ADDITIONAL INSURED provisions or be endorsed.

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