



April 17, 2026

Dear Unit Owner:

We appreciate the opportunity to work with your Community Manager, Kevin Lovett, in placing the Association's Master Insurance Policy for Lake Dillon Condominiums, Inc.

Attached is a certificate of the Association's insurance for your files.

The Board of Directors has elected to obtain a master policy that has been written to comply with the Associations Condominium Declarations Insurance Provisions.

The Association is to insure the following:

- Common Elements (Buildings and/or Structures and common areas)
- Limited Common Areas (Outdoor decks/balconies, patios)
- Property included in the units which were initially installed in accordance with the original plans and specifications, or replacement of same, like, kind and quality.

Unit Owners are to insure the following:

- All improvements and/or upgrades installed by owners
- Contents such as furniture, furnishings and other personal property
- Loss of assessments, Loss of income (if unit is rented), Loss of Use
- Personal Liability

Please refer to the Association's Governing Documents (Condominium Declarations) for further information regarding the insurance requirements for the Association and Unit Owners.

We recommend you forward this to your Personal Lines Agent to make sure you have the correct HO-6 Policy for your condominium unit.

If you have any questions or need additional information, please contact me or Caryn Smith.

Sincerely,

Steve DeRaddo

Stephen DeRaddo
Vice President
CIRMS-Community Insurance & Risk Management Specialist