ROBERT E. HARRIS

REHIA

INSURANCE AGENCY, INC.

May 11, 2021

Dear Unit Owner:

We appreciate the opportunity to work with your Community Manager, Kevin Lovett, in placing the Association's Master Insurance Policy for Snowdance Manor Homeowners Association.

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 in the units which were initially installed in accordance with the original plans and specifications or a replacement of same as like, kind, and quality.

Unit Owners are to insure the following:

- Any improvements and/or upgrades installed by owners
- Contents such as furniture, furnishings and other personal property
- Loss of assessments, Loss of income (if property is a rental unit), 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 Pam Linares.

Sincerely,

Steve DeRaddo

Stephen DeRaddo
CIRMS-Community Insurance & Risk Management Specialist
Director of Community Associations and Management Companies

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