



January 29, 2019

Dear Unit Owner:

We appreciate the opportunity to work with your Community Manager, Gary Nicholds, in placing the Association's master insurance policy for The Enclave at Keystone, Inc.

A certificate of the Association's insurance will follow for your files.

The Executive Board of Directors has elected to obtain a master policy that has been written to comply with the Associations Covenants/Declarations insurance sections.

The Association is to insure the following:

- Common Elements (Buildings and/or Structures and common areas)
- Limited Common Areas (Outdoor decks/balconies, patios)
- The Units, but up to and including the drywall only

Unit Owners are to insure the following:

- All property in the unit, i.e. fixtures, equipment, finishes, wall coverings, all improvements, including defined limited common elements.
- 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 (Declarations, Covenants, Bylaws) for further information regarding the insurance requirements for the Association and unit owners.

If you have any questions or need additional information, please contact me or Pam Linares.

Sincerely,

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