



February 21, 2020

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 current Board of Directors has elected to obtain a master policy that has been written to comply with the Board Resolution executed on 1/28/2020.

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, appliances, finished surfaces of the walls, floors, ceilings, cabinets and all other permanently attached property.
- All 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 and the Board Resolution) 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,

A handwritten signature in blue ink that reads "STEVE".

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