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Please Visit Us at: www.CamelbackVillageCondos.com

Community Updates

The Board of Directors:

The Board consists of five (5) homeowners who volunteer their time to serve the community. They have the task of deciding the financial and contractual matters of the Association as well as reviewing homeowner letters, requests and correspondence. The Board members are:



- Velma Kreiger (President)**
- Al Paton (Vice President)**
- Kathleen Osness (Secretary)**
- Richard Hoge (Treasurer)**
- Peggy Fleming (Director at Large)**



2937 D Mesa Road: 2 Bedroom, 2 Bath. For more information, please call 719-434-0888 Kristine Livingston.

Lawn Care: The Board of Directors reviewed three (3) bids for lawn service for 2016. Prices ranged from around \$3k to \$11k more that what was paid this year. It was agreed to continue with the current provider Unlimited Landscape Services. They will perform all mowing, edging, trimming, fertilization and aeration.

As a reminder: Mr. Ramos works a 4-day week (having Monday's off). He will still do cleanup of the Common Areas, minor sprinkler repairs, general maintenance and snow removal. Any concerns with the lawn care or snow removal, please contact Z & R.

A gift or monetary thank you for the past year for Mr. Ramos is appreciated.

Utility Conservation "Gas & Water":

As a reminder, the HOA pays for all individual water and gas use. Please try to conserve and continue your efforts to reduce water usage. All owners are asked to install programmable thermostats, check for leaking fixtures and replace older windows and patio doors. Take shorter showers, combine laundry loads, etc. With the colder weather, don't forget to disconnect any outside hoses. For more information and conservation tips visit: www.csu.org



Z & R Property Management

As our property managers, Z & R implements all of the Board's decisions. Any questions can be forwarded to Z & R at 719-594-0506.

Any homeowner with a problem, comment or suggestion is asked to submit a letter to Z & R for proper follow-up and Board review.

The address is:
**6015 Lehman Dr.
#205, Colo Spgs,
CO 80918**

Emails can be sent to
**Derek@
ZandRMgmt.com**

The emergency pager for non-business hours and weekends is 719-594-0506.

North Vehicle Gate: if you use it, please ensure to close and lock it.

Other Items of Interest



Trash: Pickup is Tuesday. Ensure all trash is placed inside your provided container by 7 AM. If you have large items, boxes, etc., you must break them down and take those items to the toters behind building 2959. Special items for pick up (furniture, appliances, etc.) please contact Z & R and they will arrange for pick up and inquire into what the owner's charge will be. Excess trash that will not fit into the rear unit ground can must be placed in the toters at the rear of Building 2959.



There are **four (4) recycling toters** at Building 2959 for your use. Please recycle glass bottles and jars, empty aerosol cans, office paper, steel or tin cans, magazines, plastics (#1-#7), brown paper bags, junk mail, newspapers, phone books, cereal and tissue boxes and cardboard.

Please do not place "non recyclable" items in the toters. Ensure to empty and clean all containers. No plastic bags, styrofoam or wax-covered material is permitted.

Rental Properties: If you rent your property **YOU MUST provide Z & R with the tenant name, phone number and the Lease Addendum.** The information is used to program the name/number for the Gate software and the HOA database and to ensure the known rentals are accurate for FHA Certification.

Gate Directory: If you change your phone number or have new tenants move in, please notify Z & R so the directory can be updated.

Did you know?

1. The yearly furnace inspection and filter change was recently completed. You may replace the filter more frequently during the summer or winter months or use a higher quality filter at your own expense. You can also hire Mr. Ramos to help.
2. If you have a wood fireplace, it should be inspected yearly and cleaned if necessary. This is a requirement of the Association's insurance carrier.
3. **SPEED!** Please drive slowly in the complex, there are reports of fast driving and with many blind corners, persons exiting their garages may not be seen quickly.
4. If you are performing any construction/repair work in your home, please notify ALL of your neighbors (especially if the power or water is shut off).

Here are the water shut-off locations:

| <u>Unit No.</u> | <u>Location</u> |
|------------------------|---------------------------------|
| 2963 | Behind water heater wall |
| 2969/73 | Behind water heater wall |
| 2979 | Behind water heater wall |
| 2983 | Behind water heater wall |
| 2901 | Under "A" behind water htr |
| 2905 | Behind water heater wall |
| 2909/2913 | Fed from 2905 |
| 2917/2921 | Under 2921A |
| 2925/2927/2931 | Under 2925 |
| 2935/2937 | Behind water heater wall |
| 2941 | Behind water heater wall |
| 2945 | Behind water heater wall at "A" |
| 2949/2953 | Behind water heater wall |
| 2959 | Near washer/dryer |

Parking Spaces: Please pull your vehicle all the way forward until the tires touch the parking block. If you have contractor's performing work, they must use a designated parking space for loading/unloading.

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Insurance Information - Please Read

Dear Camelback Village owner:

The purpose of this letter is to notify you of a material change in our Association's Master Property Insurance policy deductible. Please read it carefully as this change may require you to amend your own Homeowners insurance policy to avoid any gap in coverage.

In 2016 our Association's master Property policy has the following deductibles:

- a \$2,500 per loss deductible for losses other than water damage, wind and hail
- a 2% of the replacement cost of each damaged building for wind and hail losses (new)

As a unit owner, you may be responsible for the deductible when a loss occurs.

For wind and hail losses the Association may need to assess unit owners for the deductible. CB Insurance, our insurance Broker, has advised us that you can cover this deductible in your personal Homeowners policy, commonly called an HO-6 policy. This is customarily accomplished by two coverage provisions in your personal Homeowners policy. **The first provision is called Dwelling and the second provision is called Loss Assessment.**

CB Insurance suggests that each unit owner carry at least \$15,000 on Dwelling and at least \$15,000 on Loss Assessment in their personal Homeowners policy to cover their responsibility for these deductibles.

Many personal Homeowner policies include a limit of coverage for Dwelling and Loss Assessment automatically. If the automatic limits are not enough, most carriers will allow them to be increased at very low cost to you.

Again, most of the major personal Homeowners insurance carriers provide this coverage, but each insurance carrier is different. There may be some who do not wish to provide the coverage.

We strongly recommend that you contact your personal Homeowners insurance agent and/or carrier to make sure that your personal Homeowners insurance policy has adequate limits for Dwelling and Loss Assessment.

Or, you may contact Candi Hladek (719-477-4248) or Ronda Ashley (719-477-4264) at CB Insurance. They will be happy to assist you and/or your personal insurance representative to understand any changes that may be needed in your personal Homeowners policy.

Insurance Information - Please Read

1. What part of the building does the Association cover? Your unit is insured for full replacement value with no depreciation as long as repairs are made. This includes permanent attachments inside your unit, and extends to improvements or upgrades made by you. For example, the master policy covers paint, wallpaper, wall-to-wall carpeting, cabinetry, countertops, fireplaces, plumbing fixtures, doors, trim work, wood beams, recessed lighting, and ceiling fans. The master policy does not cover any of your personal property.

2. Are my appliances covered? Appliances that service the unit, such as central air-conditioning, furnace, hot water heater, garbage disposal, dishwasher, range, refrigerator, washer and dryer are covered by the master policy. Appliances are not covered for theft or breakdown.

3. What kinds of losses are covered? Your unit is covered by the Special Causes of Loss form, excluding theft of appliances. This form covers the same types of losses to your unit as the building coverage in a standard Homeowners policy. Some examples are losses caused by fire, lightning, wind or tornado, hail, water damage from sudden rupture of a pipe inside the building, and vandalism. Types of losses that are not covered include, but are not limited to, earth movement, earthquake, flood or subsurface water, mold, wear and tear, and defective construction.

4. What kind of insurance do I need to carry? You are responsible for securing insurance for your own personal property, loss of use, loss assessment, the Association master policy deductible (as assessed) and personal liability. This is best accomplished through purchase of a Condominium or Townhome Unit Owners Homeowner's Policy; often times called a HO-6 policy.

5. How are claims handled? Losses are settled through the Association, subject to the Association's \$2,500 per loss deductible for losses other than wind and hail and 2% deductible for wind and hail losses. Your Board of Directors, in compliance with the Association's governing documents and established policies, determines who is responsible for the deductible should a loss occur. Claims should be reported through the Association's Property Manager, or the Association's appointed contact person.

6. What is a Wind and Hail Deductible? The 2% Wind and Hail Deductible means that all wind and hail losses will be adjusted less a deductible that equals 2% of the replacement cost of each damaged building. For example: If an Association has three Buildings damaged by hail, each with a replacement cost of \$250,000, the deductible per building will be \$5,000 (2% of \$250,000 = \$5,000). The total deductible for all buildings will be \$15,000 (3 buildings X \$5,000 = \$15,000). Unit owners may be responsible for their portion of the 2% Wind and Hail deductible should a loss occur to their unit.

7. Why do we have a Wind and Hail Deductible? The Wind and Hail Deductible is the result of many years of continuous adverse loss history from wind and especially hail. As a result, many of the insurance carriers who historically were willing to provide coverage to Community Associations became unwilling to continue doing so. Many insurance carriers non-renewed all existing Community Association policies and/or quit writing any new policies. The few carriers that continue to provide coverage use the percent Wind and Hail Deductible to do so at affordable premiums. The alternatives would be extremely higher cost or excluding wind and hail damage completely.

Insurance Information - Continued

8. Can unit owners get coverage for the Association's Deductible even if it generates a Special Assessment by the Association?

Currently there is some confusion and/or disagreement in the insurance industry about if and how unit owners can cover their responsibility for an Association's deductible in their individual Homeowners policies. Customarily, each unit owner is responsible for insuring building items that are not the Association's responsibility, their personal property, their loss of use and their personal liability.

This is best accomplished by purchase of a Condominium Unit Owners Homeowners policy, commonly called a HO-6 or Form 6 Homeowners policy. Most insurance carriers' HO-6 policies include two provisions that could apply to cover a unit owner's responsibility for the deductible in their Association's master policy.

The first provision is called Coverage A - Dwelling.

The Dwelling provision allows unit owners to cover "items of real property (building items) that pertain exclusively to the residence premises." This is the policy provision that many insurance carriers use to allow unit owners to cover their responsibility for their Association's insurance deductible. Many HO-6 policies automatically include a small amount of Dwelling coverage for no additional charge. If necessary, the Dwelling limit can be increased for a small additional premium.

The second provision is called Loss Assessment.

Like Coverage A - Dwelling, most HO-6 policies include a small amount of coverage for Loss Assessment, customarily a \$1,000 limit. Also like Coverage A - Dwelling, the Loss Assessment coverage can be increased for a small additional premium. Some HO-6 carriers limit the amount of Loss Assessment payable for reimbursement of an Association's deductible to a maximum of \$1,000. Loss Assessment coverage only responds when the loss assessment is the result of a claim that otherwise would be covered by the Associations master policy, but is not, because of inadequate limits, or possibly because of a high deductible that must be borne by all unit owners. Loss Assessment coverage does not apply to financial assessments that are not related to insurance claims.

There are many carriers who will provide adequate coverage for a unit owner's responsibility for their Association's deductible. It is strongly recommended that each unit owner contact his/her Homeowners insurance carrier to determine what Dwelling and Loss Assessment coverage is included in their HO-6 policy and how their carrier recommends providing coverage for the deductible.

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Update your Information

Please take a few minutes to fill out this form and return it to Z & R or you can email this information. This **will not** be published or released to any outside agencies. It is strictly for Association use should you ever need to be contacted or in the case of an emergency. Thank you.

Owner Name: _____

Address: _____

Mailing Address if Different: _____

Home #: _____ Work #: _____ Cell #: _____

Email 1: _____

Email 2: _____

Do you wish for your email to be entered in the HOA website email alert system?

Yes No

Tenant Information: (If Applicable): _____

Owner Name: _____

Address: _____

Mailing Address if Different: _____

Home #: _____ Work #: _____ Cell #: _____

Email 1: _____

Email 2: _____

Signature and Date: _____