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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)**
- Eileen Hurd (Secretary)**
- Richard Hoge (Treasurer)**
- Peggy Fleming (D@L)**

2014 Limited Covenant Amendment (LCA):

The proposed LCA, which added new restrictions to Article XVIII, Section P (1-10) did successfully pass. The document was signed and recorded earlier this month. Please review the document if you have questions about the occupancy or leasing of your home. The document can be found on the website under the CC&R/Rules tab, in a PDF format.

If you do rent your home, you will need to comply with the new use restrictions.

Lawn Care - 2015 Season: Beginning next spring, Mr. Ramos will no longer handle the lawn care/pruning for the community. Unlimited Landscape Services will perform all mowing, edging, trimming, fertilization and aeration. Beginning January 1, 2015, Mr. Ramos will work a 4-day week versus a 5-day week (having Monday's off). He will still do cleanup of the Common Areas, minor sprinkler repairs and snow removal (walks, stairs and walking path).

Any concerns with the lawn care, 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

Other Items of Interest



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.

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 heater
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

Interior maintenance:

If you have a question on a concern in your home or you are unsure how to handle an emergency situation, please call Z & R for help.

2014 Annual Meeting:

Comments from the members: requests were made to: 1) investigate recycling, 2) refresh the main entry landscaping and 3) the desire to keep the dues increases to a minimum without removing services.

Anyone interested in helping with a community project or if you have suggestions, please let us know.

Trash: Pickup is Tuesday. Ensure all trash is placed inside your provided container. If you have problems with your trash removal, contact Mr. Ramos and Z & R. 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 must be placed in the toters at the rear of Building 2959.

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.

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 for the Gate software and the HOA database.

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

Insurance Information - Please Read

Insurance: If you think you may have an insured loss relating to your home, please contact Z & R. There is a deductible per claim which may be assessed to the Unit owner. All owner's are responsible for securing insurance for personal property, loss of use, loss assessment, the HOA deductible and personal liability. The following information is provided by the HOA's carrier - CB Insurance:

FREQUENTLY ASKED QUESTIONS

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 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. 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.

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Insurance - Continued

6. 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.

Should coverage not be available through a unit owner's existing Homeowners insurance carrier, CB Insurance can provide a HO-6 policy that includes coverage for a unit owner's responsibility for their Association's deductible.

Please contact CB Insurance, at 719-228-1070 for more information.