

To: Unit Owners at 2500 Lakeview Condo Assn.

CISA is pleased to handle the insurance program, for the 2500 Lakeview Condominium Association. In conjunction with the Board's request, we are sending you a general guide as to the coverage being provided by the Association and that which you, as a Unit Owner, must consider for yourself.

One of the most common questions asked is what the Association policy covers and what needs to be insured by the Unit Owner. The following is provided to help clarify each area of responsibility:

THE BUILDING POLICY WILL INSURE-

- All commonly owned real and personal property. Within the units this extends to:
 - > Perimeter and partition walls and ceilings, through the primer coat of paint.
 - > Doors through the primer paint only.
 - > Original cabinets and countertops (kitchen and bathroom)
 - > Original built-in appliances.
 - > Original plumbing and electrical fixtures.
- Please note that any or all the above items are limited to the amount that they are in excess of the building's property deductible.
- All Association Liability. This extends to the common areas only. No coverage is provided within the individual units.

YOU, AS A UNIT OWNER, SHOULD PURCHASE AN H06 POLICY AND INSURE-

- All of your personal property, including but not limited to: Alteration and Additions/Improvements and Betterments:
 - Decorating: finishing paints, wallpaper, paneling, and window treatments
 - Floor coverings: carpet, tile, linoleum, hardwood flooring, etc.
 - Cost incurred for upgraded cabinets and countertops.
 - Cost incurred for upgraded plumbing and electrical fixtures.
 - Cost incurred for upgraded built-in appliances.
 - HVAC systems, air/water purifiers, water systems, hot water tanks, etc.
 - All other permanently installed alterations and additions.

Personal Property:

- Household contents: furnishings, clothing, dishes, artwork, media, etc.
- Storage locker contents, if any.
- Freestanding appliances.

Personal Liability:

- > For your unit (personal liability) and your own activities and that of your guests or pets.
- > Your domestic help or other vendors you hire, under Worker's Compensation.

Please note that these are guidelines only. All claims must be made through your Management Company. Claims are subject to the property deductible and your association's maintenance policies, as the purpose of this insurance policy is to cover catastrophic losses.

We can also provide a competitive personal insurance program. Please call for a quote.

To obtain a certificate of insurance (proof of coverage for your mortgage company), please call 847-870-7000.