



July 28, 2022

Dear Unit Owner:

We appreciate the opportunity to work with your Community Manager, Abel Vega, in placing the Association's Master Insurance Policy for Stone Creek Meadows Condominium Association, Inc.

Attached is a certificate of the Association's insurance for your files.

The Board of Directors has elected to obtain a Master Policy that has been written to comply with the Associations Condominium Declarations Insurance Provisions.

The Association is to insure the following:

- Common Elements (Buildings and/or Structures and common areas)
- Limited Common Areas (Outdoor decks/balconies, patios)
- Property included in the units which were initially installed in accordance with the original plans and specifications, and/or replacement of same, like, kind and quality.

Unit Owners are to insure the following:

- All improvements and/or upgrades installed by owners
- Contents such as furniture, furnishings and other personal property
- Loss of assessments, Loss of income (if the unit is rented) and Loss of Use
- Personal Liability

Please refer to the Association's Governing Documents (Condominium Declarations) for further information regarding the insurance requirements for the Association & Unit Owners.

We recommend you forward this to your Personal Lines Agent to make sure you have the correct HO-6 Policy for your condominium unit.

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

Sincerely,

*Steve DeRaddo*

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