



EVERGREEN
M A N A G E M E N T I N C .

MEMORANDUM

TO: Owners
TIDEVIEW ESTATES CONDOMINIUM ASSOCIATION

FROM: Board of Directors

SUBJECT: Insurance Agent

DATE: August 23, 2010

Unit owners are reminded that our buildings are covered by the Association's property insurance policy. Included in the coverage is each individual unit and all "attached" building interior features (doors, floor covering, cabinets, plumbing/light fixtures, etc.). The policy has a \$5,000 deductible, for which the affected unit owner is personally responsible for paying. It is strongly recommended that each owner secure their own "Condominium" (HO-6) insurance policy with \$5,000 dwelling/building coverage to pay the deductible; otherwise, deductibles must be paid "out of pocket."

Since individual personal property, "loss of use", and personal liability aren't included in the Association's policy, each owner's HO-6 policy must also provide for such coverage.

The insurance agent for the Association's coverage is Aspen Insurance. Owners are encouraged to contact Aspen for homeowner insurance policies and quotes in order to streamline coverage and costs. They can be reached at 603-647-0800.

Owners who choose not to utilize Aspen for homeowner policies are encouraged to have their providers contact Aspen to review master policy coverage to eliminate over or under coverage.

You can obtain a current Certificate of Insurance directly through Aspen's web site at www.aspen-ins.com. Click on the "Certificates" link located in the left column on their main page and follow the steps.