

Dear Villas at Apple Creek Unit Owners -

This letter is being sent to you for two reasons:

- First, we need to help you better understand the Association insurance protecting your condo unit so you are not purchasing insurance that may duplicate existing insurance coverage paid for by the association.
- Secondly, we need to have you report damage to your condo unit as soon as it is detected so that repairs can be made quickly and efficiently.

ASSOCIATION INSURANCE ON YOUR CONDO UNIT

Our Association is required to purchase insurance on all its buildings. This coverage is not limited to the exterior of the buildings. It also includes the interior that forms a permanent part of the building and is extended to improvements, fixtures, major appliances, furnace and air conditioning systems. Therefore, there may not be a need for you to purchase insurance on the building portion of a Condo Owners insurance policy.

UNIT OWNERS' PERSONAL PROPERTY & LIABILITY INSURANCE

While the association insurance policy endeavors to insure your condo, as described in the foregoing paragraph, you do need to purchase insurance on your personal property such as your clothing, furniture, rugs, and items that are not a permanent part of your unit. You will also need to purchase insurance for your personal liability.

Coverage for your personal property and liability can be obtained by purchasing a "Condo Owners " Insurance policy.

Please share this information, along with Article XI of our condo documents, with your insurance agent so you are buying the correct type of insurance for our style of community.

DAMAGE TO YOUR CONDO UNIT

Please report damage to your condo unit **IMMEDIATLY** to:

Jeff McLaughlin @ Pfefferle Management 1-920-470-4284 (24 hr. service)

or

Lee Leininger @ 1-920-734-3214

They will make an investigation to determine the cause of the damage and will submit their results to the association insurance company to determine if the damage is covered by the association insurance policy. In addition, please fill out the Villas' Work Request form so the association has documentation of the damage.

Please **DO NOT** contact your Condo Owners insurance agent or company unless the damage to your unit also includes damage to your personal property.

The cost to repair damage to your unit that is not covered by the association insurance policy may have to be borne by either the association or by the unit owner based upon the Maintenance and Repair Requirements contained in our condo documents.

We hope this letter helps to clarify the insurance being obtained on your behalf by the association and directs you to the proper sources when you detect damage to your condo unit.