



ANDALUSIA HOA NEWSLETTER

Next Board Meetings

The next regularly scheduled Board meeting will be on **Thursday, May 25 at 7pm** at our Recreation Center. The meeting in June will take place on **Thursday, June 22 at 7pm**. All owners are welcome to attend our meetings.

Condo Insurance - Everyone Should Have It (this article copied over)

As an owner of a condominium unit, your insurance needs are different from other homeowners.

Here's why: A master policy purchased by your condo association covers your unit's building, the common areas, and the unit owner's collective liability. But the association policy **does not** cover damage to **your** personal belongings or property within your unit. Nor does it cover your personal liability in the event of a lawsuit. Your CCR's will tell you where the association's responsibility ends and yours begins.

Almost all condo unit owner policies cover losses to your furniture and clothing. Many also cover your personal belongings, covered items you take while traveling, and additional living expenses if you have to move out after an accident resulting in a claim.

Personal liability coverage provides you and your family with financial protection if someone is accidentally injured or their property is damaged by you, your children or pet while on your property. Policies cover costs associated with defending you in a lawsuit related to an injury or property damage.

They are also including coverage if your credit/ATM cards and/or checks are stolen or used without your permission and for losses arising out of identity theft. Many policies now include coverage for costs which the condo association assesses to all unit owners due to a loss on common property which exceed the master policy limit.

Condo unit owner policies have optional coverages for high value items such as jewelry and silverware and there is extra coverage available to protect you if you are sued for libel, slander, defamation and similar offenses.

Insurance companies give credits for such things as antitheft devices, smoke detectors and fire alarms, fire sprinklers and extinguishers, and deadbolt locks.

When a loss occurs that affects the association building and your individual unit, your insurance company and the HOA's insurance company work together to determine which policy will respond.

Many times it's both. It's important that you become familiar with your CCRs and insurance policy so you know what you are and are not covered for. An insurance agent will assist you in creating a policy that's right for you.

New Open House Rules for Guard Shack Requirements and Fees

At the Board Meeting in April, the Directors adopted a new procedure and fee schedule when conducting an Open House. The realtor conducting the Open House for the Owner will now be required to provide a realtor associate to man the guard shack for allowing any potential buyer entry to our complex. The fee for having an open house will now be **\$100 per day per unit**. Previously a guard had to be provided at a cost of \$200 per day.

If the realtor fails to provide the person at the guard shack as required a fine of \$200 per day per unit will be levied on the Owners monthly account. The board feels strongly that this new procedure is less costly for all involved and will result in being able to provide security gate coverage on short notice, which was a consistent issue in the past. **Anyone planning an open house needs to make sure that our Property Manager, Mark Brading, is notified prior to the Open House taking place.**

AT&T Fiber Installation (Meeting Reminder, Tuesday, May 9, 7pm Rec Room)

Several weeks ago, AT&T engineers surveyed our building utility closets plus 6 of our homes to determine the feasibility of bringing fiber optics cable into our 13 buildings. They concluded that Andalusia is well suited for fiber optic installation. It will take quite some time for fiber optics to be installed and it is important for all owners to understand that neither the HOA nor any owner will be required to pay for fiber optics unless the owner of a unit wants to have it available in his/her home. Why would the HOA want to support this effort? Answer: **fiber optic availability will add to the resale value of our homes.**

If you see something, "say something" (keeping our community safe)

We recently had an incident where a mentally disturbed person got into our complex at the north gate and caused much concern for the residents around at that time. One of our residents called the Fremont police which eventually resulted in the person being taken away by EMT/ambulance. This is exactly the way we should all respond if we experience any concern with a person we see that is suspicious or of any concern for our safety. If you are concerned about calling 911, you can also call the non-emergency number for the Fremont police department at 510.790.6800 and the person who answers will take it from there. We are all safer when we all

take responsibility for responding to anything or anyone concerning our safety.

Property Manager

Mark Brading is our Association Property Manager from UNC Property Management. To contact Mark for service needs you should call **408.229.6000 x 207** or email Mark at Mark@unc.management. After 5pm during the week or weekends or holidays, you should call 408.229.6000 and follow the instructions that will be provided.

Service Requests For:

Recreation Room Reservations:

Email John Burnett: Burnett.John@jobcorps.org

Rental Parking Spaces: Email Mike Ghafari: msghafari@gmail.com

Gate Keys and Gate Remotes:

Email Ron Shore: rshore@oneworkplace.com