



January 26, 2024

Dear Unit Owner:

We appreciate the opportunity to work with your Community Manager, Michael Walter, in placing the Association's Master Insurance Policy for Avon Town Square Lot 2 Commercial Condominium Association, Inc.

The Board of Directors has elected to obtain a master policy that has been written to comply with the Association's Condominium Declaration 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)
- The Units, but only up to and including the drywall

Unit Owners are to insure the following:

- Interior finishes of the walls, floors, ceilings, fixtures, equipment and all permanently attached property
- Any improvements and/or upgrades installed by owners
- Contents such as furniture, furnishings and other personal property
- Loss of assessments, Loss of income (if property is a rental unit), 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 and 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
Vice President

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