

SEPTEMBER



2017



LAWN, TREE AND SHRUB MAINTENANCE

The condominium's lawn, tree and shrub treatments, scheduled for the month of September, are noted below.

Please mark your calendars!

Bartlett Tree Experts:

Date: Tuesday, September 12th
Rain Date: Wednesday, September 13th
Thursday, September 14th

Custom Lawn:

Date: Friday, September 22nd
Rain Date: Monday, September 25th

TOWN OF NORTH HEMPSTEAD DISPOSAL SITE 802 WEST SHORE ROAD PORT WASHINGTON

On Sundays, between the hours of 7:30 am and 2:30 pm, Town of North Hempstead residents can drop off the following items for disposal:

Electronics, recyclables, yard waste, furniture, etc.

Hazardous chemicals can be disposed of at the next Town of North Hempstead's S.T.O.P. Program, which is being held at the North Hempstead Beach North Lot on October 28th and 29th from 9 am to 3 pm.



NOTE: Review the attached "Garbage Disposal Guidelines" for any further information about garbage disposal.

RESIDENT INFORMATION FORMS



If you have not yet returned an updated resident information form to the office, please submit one ASAP. It is important that we update our records with the latest and most accurate information.

Thank you!

SCHOOL BUSES

Once again, the school year is upon us. For the safety of our children, we ask that you adhere to the parking signs in the cul-de-sac at the end of Acorn Ponds Drive. The Herrick's School buses require full access to that area for drop-off and pick-up hours between:

7:00 am - 9:00 am
2:00 pm - 4:00 pm



REMINDER!!!

A NOTICE TO ALL RESIDENTS REGARDING HEAT PUMP REPAIRS OR REPLACEMENTS:

There are two vendors that are insured to go up on the roof in order to install or repair a heat pump. Anyone using a vendor that does not have evidence of insurance with the condo must provide the office with an insurance certificate naming the condominium as an additional insured.

If you have any questions please call the condominium office at 516-627-3933.

PET WASTE STATIONS

The office received a report that individuals are taking the entire roll of pet waste bags that are provided at the stations. When disposing of your pet's waste, please be considerate and use only one bag.

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HOMEOWNERS INSURANCE WHAT EVERY UNIT OWNER NEEDS TO KNOW



Individual unit owners should obtain an HO-6 policy covering his/her contents, improvements and betterments (which should be written on an all risk form), loss assessment and personal liability. These coverage's are necessary to properly insure an individual for his/her unit.

The condominium is NOT responsible for the individual's personal property, contents or improvements and betterments at any time.

The coverage afforded under the master policy basically includes the unit as originally installed by the builder. Any upgrades, improvements, or betterments installed in the unit after its initial purchase from the builder are not covered by the Association's master policy. The unit owner is responsible to obtain coverage for upgrades under his/her own policy for full valuation. The same applies to any wood flooring, carpeting, commodes, showers, tubs, and appliances that were not installed by the builder. All paint on the sheetrock is considered an improvement and betterment, as is wallpaper, and is therefore the responsibility of the owner.

Sometimes a problem may arise with claims where a unit owner has inadequate improvement and betterment coverage. The usual situation is when a unit has been sold two or three times and there is an improvement made by each owner. The final buyer may mistakenly assume that all was there from the inception. This may result in inadequate coverage for the owner.

The recommendation is for an individual unit owner to have a minimum of \$25,000 coverage for improvements and betterments on an all "risk" form to be purchased by the individual to alleviate this type of situation. Of course, each owner should make an assessment as to what is contained in their unit as \$25,000 may not be sufficient.

Personal liability is included in the HO-6 policy with a standard limit of \$100,000. It can also be increased to \$300,000 or \$500,000 at a minimal charge. This protects you in the event someone becomes injured within your unit or your irrevocably restricted common areas, porch, patio, etc. and makes a claim against you.

"Loss Assessment" is another important coverage included in the HO-6 policy with a standard limit of \$1,000. It is recommended that this limit be increased to a minimum of \$10,000.