



November 6, 2023

Dear Unit Owner:

We appreciate the opportunity to work with your Community Manager and Board of Directors in placing the Association's Master Insurance Policy for Tamarron Association of Condominium Owners, Inc.

Attached is a certificate of the Association's insurance for your files.

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 up to the drywall only. Referred to as "Bare Walls" coverage.

Unit Owners are to insure the following:

- All permanently attached property in the units, including the finished surfaces of the walls, floors and ceilings, cabinets, countertops, fixtures, appliances etc. Improvements and 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

To the extent wildfire coverage was offered and made available to the Tamarron property, the Board of Directors obtained the coverages outlined in the Insurance Summary document. You should be aware that full replacement wildfire coverage was not available for all buildings.

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