

IMPORTANT INFORMATION – IMMEDIATE ACTION NEEDED
NEW MARYLAND LAW TOOK EFFECT OCTOBER 1, 2020
THAT WILL AFFECT YOUR WALLET

TO: All Homeowners
FROM: Barnside Condominium Board of Directors and CVI
DATE: February 2021

Effective October 1, 2020, the amount Maryland law requires a condominium homeowner to pay toward the condominium's master insurance policy deductible, if a casualty loss originates in their unit or from a component that serves only their unit, increases from \$5,000 to \$10,000. Barnside Condominium's master insurance policy deductible is \$10,000 effective February 1, 2021. Therefore, for example, if the hot water heater in your home leaks and damages are sustained in your home, any other home or common area, the first \$10,000 of the damage repairs will be your responsibility to pay.

INSURANCE COVERAGE IN CONDOMINIUMS:

The **condominium's master insurance policy** provides liability coverage as well as property coverage for the buildings, common areas and individual units as handed over by the developer (exclusive of improvements and betterments).

In addition to the Master Insurance Policy for the Condominium Association, **EACH HOMEOWNER SHOULD PURCHASE, IF THEY HAVE NOT ALREADY DONE SO, A SEPARATE INSURANCE POLICY (aka an H06 policy),** in their name, to protect their interests. The **condominium's master policy DOES NOT provide coverage for the homeowner's personal property, personal liability, additional living expenses, loss of rent if owner rents the condo or their portion of the condominium association's master policy deductible, if damage or destruction originates in their home, which increases to \$10,000.**

THEREFORE, YOU NEED TO:

Contact your personal insurance agent and purchase a personal homeowner insurance policy (H06 policy) or if you already have this policy, make certain you have adequate coverage including:

- Coverage for personal property, personal liability, additional living expenses, loss of rent if owner rents the condo. NOTE: if you rent your home you should require your tenant(s) to obtain renter's insurance.
- Coverage for the condominium association's master insurance policy deductible of \$10,000, due to the change in the law and policy renewal.

Feel free to provide this notice to your insurance agent, and ask them for guidance.



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TO: ALL UNIT OWNERS
FROM: HMS INSURANCE ASSOCIATES, INC.
SUBJECT: ANNUAL INSURANCE INFO
DATE: NOVEMBER 1, 2021

The Master Condominium Insurance Program is now being provided through HMS Insurance effective November 1, 2021. Your agent is Jordan Russell.

Under the master condominium policy, there is comprehensive coverage in place for many of the common causes of loss sustained by condominium associations. The building coverage includes: walls, windows, floors, ceilings, cabinets, fixtures, appliances, and common areas. Please also note the master policy does *not* provide coverage for BETTERMENTS & IMPROVEMENTS – these are upgrades, betterments, and improvements to your units. These include any of the following upgrades from the original construction – hardwood floors, upgraded cabinets, granite countertops, interior moldings, etc.

When you have an HO-6 policy, you can obtain coverage for your personal liability, your unit's contents, and many other coverages for losses you're exposed to as a condominium unit owner. One final note regarding the HO-6 is that it will pay for you to stay somewhere while your damaged unit is being repaired. The importance of this coverage cannot be stressed enough. HMS is also more than happy to provide a quote for your individual unit owner policies.

Please be advised your Association's Master Policy deductible is Ten Thousand Dollars (\$10,000), and the amount you could potentially be liable for in a property loss is \$10,000 should the claim originate in your unit and spread to the common areas or other units. Your HO-6 policy can provide this coverage.

If your unit suffers damage or you need to file a claim, please notify the property manager immediately.

If you are required to get an updated **certificate of insurance** for a resale or refinance, please email HMS directly. The contact at HMS who handles certificates of insurance is Karen Carmen. She can be reached at 443-632-3371 or kcarmen@hmsia.com.

We sincerely look forward to working with your community to ensure that not only the association is protected, but also its residents.



BARNSIDE CONDOMINIUM, INC.

IMPORTANT INFORMATION FROM BARNSIDE'S INSURANCE CARRIER

PLEASE READ!

GUTTER MAINTENANCE - KEEPING IT CLEAN

We live in a community that is full of trees. When the weather changes, leaves & branches start to fall and collect in many areas within the community. As a Barnside homeowner, it is the responsibility of the homeowner to take care of their roof, gutters, and chimneys. Please make sure to clean leaves and debris from your gutters, and keep them from clogging throughout the year. Clogged gutters not only stop the rain water from running off the roof, but they can cause roof leaks, damage siding, cause mold, etc. Non-maintenance of your home can cause insurance liability issues that may lead to increased premiums. Help do your part by keeping your home's exterior well maintained.



USE OF GRILLS



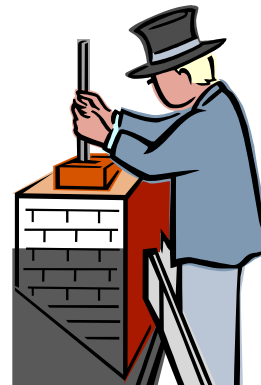
Have you been grilling on your patio? DID YOU KNOW.....that grilling on your patio or in the common area is restricted - by Section 17.104, Subsection 13, of the Howard County Code? Residents in "multi-family dwellings (condominiums)" are prohibited from grilling on patios or in common areas. Howard County Code states grills must be at least 15 feet away from any building structure for your safety and for the safety of others. The penalty for not adhering to the Howard County Code could be a hefty fine \$\$\$\$.

OUCH!

CHIMNEY SAFETY

When was the last time you cleaned your chimney?

Every homeowner should clean their chimney at least once per year. The purpose of cleaning your chimney is to remove all hazardous waste (tree debris, soot and even animals can leave behind a mess) from the chimney flue in order to prevent fires. If not properly cleaned and maintained, you may be held responsible for any damages that would occur from lack of proper chimney maintenance. Help to keep your home and your neighbors' home safe by having this important maintenance work done each year.



CARBON MONOXIDE MONITORS



If you own a home with a fireplace, there are other potential hazards associated with gas, oil or solid fuel appliances. Barnside's insurance company notes that **carbon monoxide monitors should be installed inside the home** to protect you and help reduce liability losses. These monitors can be purchased at any hardware store and plug right in to any receptacle. You can read the specifics on the law requirements at

<http://mgaleg.maryland.gov/mgaweb/Laws/StatuteText?article=gps§ion=12-1103&enactments=False&archived=False>

SMOKE DETECTORS

To ensure the safety of all residents, especially living in an attached unit dwelling, the association's insurance company requires each home have properly installed smoke detectors in the home. **MARYLAND LAW REQUIRES THAT NON-HARDWIRED RESIDENTIAL SMOKE ALARMS MUST BE LITHIUM POWERED, TEN YEAR MODELS FEATURING A 'HUSH' OPTION.**



Please be sure to read about the updated Maryland law (which became effective January 1, 2018) on the type of smoke detectors now required and how often you need to install a new detector. Smoke detectors save lives! Please make sure your home is protected as required by the insurance company and State of Maryland.

This information is being provided at the request of the Barnside master policy insurance carrier. Clean out clogged gutters, refrain from grilling on your patio, clean out chimneys, install carbon monoxide monitors and smoke detectors. We all care about our community - let's keep it free from any potential hazards.