April 2012

1600 Hamilton Place Community Association HOA Newsletter

Board of Directors

Scott Smithwick President Nicole Marie Vice President Ken Sweezey Secretary/Treasurer Carl Middione Assistant Treasurer Brian Finerty Director

Community Management Services

1935 Dry Creek Rd, Suite 203 Campbell, CA 95008

Customer Svc: **408-559-1977 (24/7)** Association Mgr: Bill Hubbard

bhubbard@communitymanagement.com (Please include 1600 Hamilton Place or

your unit address in the email subject box)

1600 Hamilton Place Security Office: 408-371-1715 (voicemail)

Next Board Meeting/Open Forum

The next Board of Directors meeting is scheduled for Tuesday, May 8, 2012 in the Clubhouse.

The Open Forum starts at 6:30 pm and is the time set aside for homeowners to address the Board of Directors. The Board Meeting starts promptly following the Open Forum. An agenda for the meeting is posted by the Clubhouse entry doors and mailboxes four days prior to the meeting date. Come join us!

Landscape Committee Meeting

Co-Chairs Maryalice Heim/Sheba Solomon

The next Landscape Committee meeting is scheduled for Wednesday, May 16, 2012, at 7:00 pm in the Clubhouse. Please submit any landscaping requests, in writing, for the committee's consideration.

The Good and Bad of Water

Winter rains are good - plumbing leaks are bad. Unfortunately, we continue to have numerous plumbing leaks each year that cause extensive damage to our homes and personal belongings, resulting in expense to the homeowner and the HOA.

Some water problems are the result of the age of our plumbing infrastructure, including water pipes and sewer pipes. After 30 years of use, water pipes sometimes spring a leak but, more often, it's the equipment attached to the water pipe that fails. It can be a malfunctioning toilet fill valve, a failed shutoff valve under a sink or a ruptured hose for a washing machine, sink or ice maker.

Sewer pipe leaks can be even worse. Most sewer leaks are caused by failed pipes inside the walls or floors and can be very difficult to diagnose and repair. In a worse case scenario, toilet waste water leaks into the walls and/or inside the concrete floor, causing all kind of problems.

Most leaks cause only minor problems, still an inconvenience, but can be repaired relatively easily with little damage.

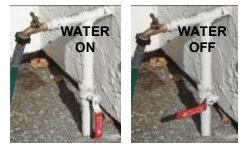
Unfortunately, we have a few major instances each year as well, resulting in up

to \$50,000 in damage, covered by HOA insurance, resident supplemental insurance and the homeowner.

Homeowners can help themselves by replacing old shutoff valves, toilet fill valves and water line hoses with new stainless steel clad hoses.

Over the past few years, the HOA has replaced the original water shutoff valve for each unit with a newer ball valve enabling the resident to easily shut off their water in the event of a leak or when they are leaving home overnight or longer.

The Board recommends that residents check their interior water hoses and make upgrades as necessary. Additionally, test your shutoff valve and use it to shut off the water to your unit when you're not home.



HOA Insurance Disclosure Statements

Included with this month's Newsletter is a copy of the insurance disclosure statement for the policy period March 24, 2012 to March 24, 2013. You will notice that the Association has placed its master blanket policy with Bay Area Insurance and the earthquake insurance with Monterey Insurance Agency. It is recommended that you review the attached information with your insurance agent to make sure you have adequate supplemental coverage. If you have any questions about the master policy, please contact Bay Area Insurance at 650-654-9750 or, for earthquake insurance questions, call Monterey Insurance at 831-642-4002.

The Board will continue to place \$8,500/month into a special line item called Earthquake Insurance Deductible Expense. The money from this account will only be used to offset any cost associated with damage caused by an earthquake.

NOTE - A WORD OF CAUTION: The insurance industry for multiple-residence dwellings is now mandating certain conditions under which these polices are provided. One of the conditions is the elimination of charcoal barbecues from any second story balconies. We have assured the insurance carrier that we are doing everything in our power to make sure that the conditions for the use of barbecues on balconies are optimum for safety and fire prevention. Along these lines, please make sure that you are using only a propane type barbecue on your balcony or deck areas.

HOA BIZ - What's Happening around Hamilton Place

- **Gutter Cleaning** You have until May 1st to report a clogged downspout to Community Management Customer Service at 559-1977.
- Association Telephone Contacts Check the listing below for important telephone numbers for 1600 Hamilton Place residents. Remember, in an emergency, call 911 first. When able, call the HOA Security Office and leave a voicemail update. As a reminder, the Community Management Customer Service number is answered 24 hours a day/7 days a week.
- Architecture Violations Thanks again to the many residents who have corrected violations brought to their attention over the past few months. The Architecture Committee appreciates the prompt response and will continue to monitor the situation to ensure violations are corrected.
- **Bugbusters** Call Harold at 408-262-1968 if you see any bug activity outside your unit. This is the time of year when small black ants come out of their underground nests to warm themselves in the sun on the edge of a sidewalk. Call Bugbusters and leave him a message with the location. The HOA has a fixed contract and there's no charge to the resident.
- Street Repairs and Sealing Pavement and storm drain repairs have been completed for the interior streets within the community. When the weather warms up a little more, major cracks in the pavement will be filled and all streets will be sealcoated and repainted for parking spaces and curbs. Notices will be posted advising residents of work plan.
- **Community Social** Save the date of Sunday, June 3rd, for the next Community Social at the Clubhouse.
- Welcome Wagon Welcome to Garreth & Barbara on Ashmeade.

Monthly Parking Summary - March 2012

WARNING Ticket - Resident in Guest Space - 4 FINAL WARNING Ticket - Resident in Guest Space - 1 TOW Ticket - Resident in Guest Space - 1

WARNING Ticket - Resident over 24 hours in Open Space - 5 FINAL WARNING Ticket - Resident over 24 hours in Open Space - 1 TOW Ticket - Resident over 24 hours in Open Space - 0

> WARNING Ticket - Expired DMV Tags - 1 FINAL WARNING Ticket - Expired DMV Tags - 0 TOW Ticket - Expired DMV Tags - 0

With the cost of a **TOW** over **\$300**, homeowners are encouraged to know the Association parking rules and to follow them. HOA parking rules can be found on the mailbox bulletin boards and at <u>www.1600hamiltonplace.org</u>.

Landscape Committee Report

The Board of Directors provides a budget and determines the guidelines that must be adhered to for landscaping maintenance and upgrade projects.

The current focus of work is on completing the hard pruning of shrubbery as well as removal of liquid amber seed pods. The first phase of a three year plan for mature hedge replacements along Leigh Avenue has been completed. The Committee is working with Lewis Tree Service to develop a multi-year plan for the removal of problematic and/or diseased trees, including a plan for replacements.

The Committee continues to monitor the landscaping and one significant issue is the loss of plants due to dog owner's failure to prevent their dogs from urinating on shrubbery. Currently, five plants need to be replaced at the HOA expense due to this continuing problem. **CONTROL YOUR DOG!**



Pools and Spa Open!

The pools will be heated beginning May 1st. You can find the full Pool and Spa Rules on the Association website. Here are a few reminders:



- The hours for pool and spa usage are 8am-10pm on weekdays and 8am-11pm on weekends. Anyone under the age of 14 must be accompanied by an adult resident.
- No glass containers are allowed in the pool areas.
- Please keep in mind that the pools and the spa are located in close proximity to your neighbor's homes and keep the noise levels to a minimum.
- The spa temperature is set for 102 degrees. Although some may prefer it hotter, California Civil Code sets the maximum temperature in a public spa to 104 degrees.
- Please make sure that the pool gate is closed when you are entering and leaving the pool area. Also, do not prop open the pool gate or the restroom doors, as this could cause a safety problem with unauthorized access to the facilities (this goes for the tennis courts as well).

Exterior Changes to your Unit

Please remember that the governing documents for the Hamilton Place Community Association require that all changes to the exterior appearance of your unit must have prior approval from the Board of Directors. This means that anytime you want to change the design of your entry or patio areas, you must first provide a written request for approval to the Board describing, in detail, the proposed changes. Failure to do so may result in the Board requiring that you change the modification, at your expense. The reason for this rule is to maintain the overall appearance of the complex as originally intended by the developer.

The CC&Rs stipulate that all doors and windows are the responsibility of the unit owners. Please make sure you have approval from the Board prior to installing new windows, doors and exterior light fixtures. In addition, the exterior of all window coverings must be white or off-white. The architectural guidelines and the change application are available on the HOA website at www.1600hamiltonplace.org.

Resident Open Forum at 6:30 pm in Clubhouse

Your Board is working in many areas to maintain and improve our community. Your input will help us stay focused on what's important. The Open Forum starts at 6:30 pm on the 2nd Tuesday of each month before the Board Meeting. Regular topics include security, landscaping, parking, architecture and maintenance.



Hamilton Place Street Sweeping - 4/19 & 5/17

The 3rd Thursday of every month is the scheduled sweeping date by the City for the Hamilton Place loop (usually between 10-11 am). Signs will be posted on mailbox bulletin boards.



INSURANCE DISCLOSURE FOR 1600 Hamilton Place

Effective 3-24-12 to 3-24-13

A. PROPERTY INSURANCE: The master policy includes building coverage written on a 'special form perils' basis. The definition of 'building' may not include everything that is permanently attached to your unit. The CC&R's will govern coverage for interior fixtures. It is recommended that you consult your CC&R's and your personal insurance agent to make sure your HO6(unit owner's policy) includes appropriate coverage based on your CC&R requirements. Building coverage is provided on a replacement cost basis with no co-insurance penalty. "Special Form" perils do not include all losses and some of the exclusions are: flood, wear and tear, construction defects, damage by insects and vermin, wet and dry rot, and water leaks that have occurred over a period of time, etc.

1. Name of Insurer: Allstate Insurance Co

2. Property Insurance Limits: \$69,191,061

3. Property Deductible: \$10,000

B. GENERAL LIABILITY INSURANCE: The master policy provides coverage for the Association for 'bodily injury' and 'property damage' liability in the common areas of the association. NOTE: This liability coverage does not extend to the interiors of the units whether owner or tenant occupied.

1. Name of Insurer: Allstate Insurance

2. Limit of Liability: \$1,000,000 occurrence \$2,000,000 aggregate

C. UMBRELLA INSURANCE: The umbrella provides additional liability protection for the association. 1. Name of Insurer: Great American Insurance Co

- 2. Limit of Liability: \$15,000,000
- 3. Retained Limit: None

D. DIRECTORS & OFFICERS LIABILITY INSURANCE: This is a liability coverage that protects the Directors & Officers from liability claims arising out of alleged errors in judgment, breaches of duty, and wrongful acts related to their homeowners association activities.

- 1. Name of Insurer: Great American Insurance Co
- 2. Limit of Liability: \$1,000,000
- 3. Retained Limit: \$5,000

E. FIDELITY BOND: This is a surety coverage that will reimburse the homeowners association for loss due to the dishonest acts of a covered employee including board members, directors or trustees.

- 1. Name of Insurer: Travelers Property Casualty
- 2. Limit: \$2,000,000
- 3. Deductible: \$10,000

F: EARTHQUAKE INSURANCE: None with our agency

G. FLOOD INSURANCE: None with our agency

H. WORKERS COMPENSATION INSURANCE: None with our agency

This summary of the association's policies of insurance provides only certain information, as required by subdivisions (e) in section 1365 of the civil code, and should not be considered a substitute for the complete policy terms and conditions contained in the actual policies of insurance. Any association member may, upon request and provision of reasonable notice, review the association's insurance policies, and upon request and payment of reasonable duplication charges, obtain copies of those policies. Although the association maintains the policies of insurance specified in this summary, the association's policies of insurance may not cover your property, including personal property, or real property improvement to or around your dwelling, or personal injuries or other losses that occur within or around your dwelling. Even if a loss is covered, you may nevertheless be responsible for paying all or a portion of any deductible that applies. Association members should consult with their individual insurance brokers or agent for appropriate additional coverage. AGENT: James B. Brady Bay Area Insurance Agency License #0619217

1600 Hamilton Place Insurance Disclosure Statement Monterey Insurance Agencies Term March 24, 2012 to March 24, 2013

Earthquake:

Carrier:	Chubb Custom Insurance Company
Policy Number:	79580758
Perils Covered:	Earthquake (excluding All Risk Perils, Earthquake Sprinkler Leakeage, Flood, Surface Water, Spoilage, Temperature Change, Biological Agents, Date Recognition, and other exclusions as may be contained in the policy).
Property Covered:	Real Property, Tennis Courts, Pools, Recreation Building, Building Ordinance, Association Dues
Location:	1600 Hamilton Place, San Jose, CA 95125 (Schedule on file with Company)
Limit of Insurance	\$5,000,000 Policy Loss Limit-Per Occurrence and subject to Annual Aggregate
Sub Limits:	 \$5,000,000 Earthquake per occurrence and per annual aggregate Included - Building Ordinance Coverage A Loss to the Undamaged Portion of the Building 10% of Bldg Limit Per Bldg-Building Ordinance Coverages B & C Loss for Demolition and Increased Cost of Construction \$150,000 Association Dues
	ALL SUB-LIMITS OF INSURANCE ARE CONTAINED WITHIN THE LIMIT OF INSURANCE IN ANY ONE OCCURRENCE, AND ARE NOT IN ADDITION TO THE LIMIT OF INSURANCE.
Deductible:	5% of values at risk at time ofloss, per unit of insurance
Coinsurance:	Waived
Valuation:	Replacement Cost

1600 Hamilton Place Insurance Disclosure Statement Monterey Insurance Agencies Term March 24, 2012 to March 24, 2013

PROPERTY INSURANCE: No coverage provided by Monterey Insurance Agencies GENERAL LIABILITY: No coverage provided by Monterey Insurance Agencies UMBRELLA LIABILITY: No coverage provided by Monterey Insurance Agencies FIDELITY COVERAGE: No coverage provided by Monterey Insurance Agencies Directors & Officers Liability: No coverage provided by Monterey Insurance Agencies Worker's Compensation: No coverage provided by Monterey Insurance Agencies

This summary of the association's policies of insurance provides only certain information, as required by subdivisions (e) in section 1365 of the civil code, and should not be considered a substitute for the complete policy terms and conditions contained in the actual policies of insurance. Any association member may, upon request with reasonable notice, review the association's insurance policies, and upon request and payment of reasonable duplication charges, obtain copies of those policies. Although the association maintains the policies of insurance specified in this summary, the association's policies may not cover your property, including personal property, or real property improvements to or around your dwelling, or personal injuries or other losses that occur within or around you dwelling. Even if a loss is covered, you may nevertheless be responsible for paying all or a portion of any deductible that applies. Association members should consult with their individual insurance brokers or agents for appropriate additional coverage.

Insurance Agent: James Booth / Monterey Insurance Agencies

Contact for Certificates of Insurance:	Amber Kastros / Monterey Insurance Agencies	
	Phone 1-831-642-4002	
	Fax 1-831-920-0112	
	Email amber@montereyins.com	

Note: When requesting a certificate of insurance, be sure to mention the name of the association which you reside.