# 1600 HAMILTON PLACE COMMUNITY ASSOCIATION NEWSLETTER

March 2014

www.1600hamiltonplace.org

Next Board of Directors Meeting

The next Board of Directors meeting is scheduled for Tuesday, April 8, 2014, in the clubhouse. Open Forum starts at 6:30PM and is the time set aside for homeowners to address the Board of Directors. The Board meeting starts promptly following Open Forum. An agenda for the meeting is posted by the clubhouse entry doors 5 days prior to the meeting date.

# Email Communication Reminder

Please remember that either "1600 Hamilton Place" or your specific unit address must be included in the SUBJECT BOX of all emails sent to Bill Hubbard at Community Management Services or they will not be opened.

Bill Hubbard, Association Manager Community Management Services 1935 Dry Creek Rd, Suite 203 Campbell, CA 95008 (408) 559-1977 (24/7) / FAX (408) 559-1970

bhubbard@communitymanagement.com

(1600 Hamilton Place or your unit address must be included in SUBJECT BOX of all emails)

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

#### **Board of Directors**

President:

Scott Smithwick

Vice President:

Jeff Davis

Secretary:

Kathleen Hawker

Treasurer:

Brian Finerty

#### Thanks to Ken Sweezey

On behalf of the entire 1600 Hamilton Place Association the Board of Directors would like to thank Ken Sweezey for his dedicated service over the last 5 years. Ken's service on the Board and as Secretary and a member of the Architecture Committee has involved his commitment of many hours on behalf of the Community. His authorship of the monthly newsletter has provided us all with the ability to get to know the history of Hamilton Place as well as great insight into the day to day nuts and bolts of our association. Ken's dedication to the ongoing improvement of our community will pay off for all of us as well as future residents well into the future. Thanks again Ken!

Speaking of newsletters, because of Ken's "retirement" from the production of the monthly newsletter, you will notice that the format for the newsletter is returning to the former style in which association issues and reminders will be included each month, but Board and Committee updates, along with the monthly summary of real estate info and security activity will be omitted. Board and Committee information is still available on the association website under Board and Committee meeting minutes. If a member of the community has an interest in assisting the Board with production of the monthly newsletter, please contact Bill Hubbard or attend an upcoming Board meeting.

#### **Board of Directors Elections Results**

The Board thanks all owners who participated in the recent Board elections. The results are as follows:

Total of 114 ballots submitted, out of which 107 were validated as properly submitted.

Scott Smithwick 103 votes, elected to a 2 year term

IRS Resolution for 2014 106 votes in favor, 1 vote against, IRS resolution passed

The minutes from the March 12, 2013 Annual meeting were approved with a vote of 89 approving the minutes and 19 abstaining in the voting.

The Board then elected officers for the coming year:

Scott Smithwick

President

Jeff Davis

Vice President

D' E'

Treasurer

Brian Finerty Kathleen Hawker

Secretary

#### NOTE: EBILLING Now Available

Community Management Services can now send your monthly newsletter and assessment reminder statement by email! If you would like to participate, please email Bill Hubbard at <a href="mailto:bhubbard@communitymanagement.com">bhubbard@communitymanagement.com</a> to request an ebilling application.

#### Master and Earthquake Insurance Renewal

Included with this month's newsletter you will find a copy of the insurance disclosure statement for the policy period March 24, 2014 through March 24, 2015. It is recommended that you review this information with your insurance agent to make sure you have adequate supplemental coverage. The association typically borrows money from the reserves to pay off the annual premiums for the insurance package at the time of the renewal and then pays back the reserves by the end of the fiscal year.

-OVER-

**Gutter Cleaning** 

The gutters and downspouts have been cleaned by Four Seasons Roofing. The cleaning carries a "no clog" warranty until May 1, 2014. If you see that your gutter or downspout has become CLOGGED <u>after</u> the initial cleaning, please contact the CMS customer service dept during normal business hours <u>with the exact location of the clogged downspout</u> and they will arrange for Four Seasons Roofing to address the problem within 48 hours, weather permitting.

**Insurance For Your Personal Property** 

All owners are reminded that they should have an HO6 Condo/Townhome insurance policy to cover their personal property, the inside of their home, liability for themselves and guests which is not covered by the Association. Also, such a policy provides coverage for any loss assessment by the HOA if the loss is the owner's responsibility. Since the HOA has a high deductible (\$10,000) for property damage, the loss assessment coverage will cover any assessment to an owner when the damage is the owner's responsibility. HO6 policies are available from any insurance company or insurance agencies at a very nominal cost of a few hundred dollars per year. This is a wise investment to protect your property and personal liability when the need arises.

Daylight Savings Came Early This Year! Don't Forget Your Batteries!

Hope you are enjoying the extra sunlight in the evenings! Did you remember to replace the batteries in all of your smoke and carbon monoxide detectors? Daylight savings time is also a good time to check the condition of all water supply lines inside your home – to clothes washer, sinks, dishwasher, and toilets. Finally, don't forget to have your dryer vent inspected and cleaned, if necessary!

Irrigation System Information

The landscaping irrigation system is designed to water during the late evenings and early morning hours. Occasionally, there will be a broken sprinkler head or irrigation line in the complex and a leak will occur. Normally, the irrigation timer clock will automatically turn the water off after 15-20 minutes and the problem can be reported to the CMS Customer Service Department during regular business hours. If, however, the water continues to run after 45 minutes, please contact CMS at 408-559-1977 for the emergency on-call contact number.

Also, it is the association's desire to help owners minimize maintenance needs on their units by eliminating problems with any sprinklers that are spraying onto building surfaces. If you witness such a problem, please report it to management so that the landscaping company can be contacted to make the necessary corrections.

**Pool Schedule** 

The clubhouse pool is scheduled to open on April 1, 2014. The Foxhall Loop pool will open around May1, 2014.

Pet Reminders

Please remember to keep your dog leashed at all times while in the common area. Also clean up after them. As a courtesy to your neighbors, please do not leave your dog unattended in the patio area of your unit, as dogs have a tendency to bark when left alone.

Also, there has been a request for cat owners to please try to keep their cats indoors so that they will not visit other yards and leave their "calling cards!

**Common Area Restrictions** 

Please make sure that you do not plant any landscaping in the common area, nor place any decorative items in the common area without prior approval from the Landscaping or Architectural Committees. Also, it is strictly prohibited to spray any pesticides in the common area. If you have a specific problem that needs addressed, please submit the request, in writing, to Bill Hubbard so that he can pass it along to the proper committee for consideration.

**Landscape Committee Meetings** 

The next Landscape Committee meeting will be held on Wednesday, April 16, 2014, at 7PM in the clubhouse. You are welcome to attend the meeting with your suggestions and input. If you have a landscaping request, please submit it in writing to the association manager and he will forward it to the Committee for their review. Please remember that the Board of Directors provides a budget to the Committee, which determines the confines within which the Committee must develop a plan for landscaping maintenance and upgrade projects. In other words, the Committee will accommodate as many requests as possible, as long as they fit into the budget constraints and overall plan for the community.



# INSURANCE DISCLOSURE FOR 1600 Hamilton Place

Effective 3-24-2014 to 3-24-2015

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 Company

2. Property Insurance Limits: \$74,837,020

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: Alistate Insurance Company

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: Chubb Federal Insurance

2. Limit of Liability: \$15,000,000

3. Retained Limit: 0

**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: Chubb Federal Insurance

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

3. Retained Limit: \$2,500

**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: Hartford Insurance Company (runs 8/22/13-14)

2. Limit: \$3,100,000 3. Deductible: \$30,000

THREE LAGOON DRIVE, SUITE 260 • REDWOOD CITY CALIFORNIA 94065 • (650) 654-9750 • FAX (650) 654-9757 LICENSE # 0619217

F: EARTHQUAKE INSURANCE: None with our agency

G. FLOOD INSURANCE: None with our agency

#### H. WORKERS COMPENSATION INSURANCE:

- 1. Name of Insurer: State Compensation Fund
- 2. Limit: Statutory

This summary of the association's policies of insurance provides only certain information, as required by section 5300 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, 2014 to March 24, 2015

Earthquake:

Carrier: Scottsdale Insurance Company

Policy Number: CIS0068746

Perils Covered: Earthquake (excluding All Risk Perils, Earthquake Sprinkler

Leakeage, Flood, Surface Water, Spoilage, Temperature Change,

Biological Agents, Date Recognition, Theft, Burglary, Transit,

Asbestos, Pollution and contamination, and other exclusions as may

be contained in the policy).

Property Covered: Real Property, Tennis Courts, Pools, Recreation Building, Building

Ordinance, Maintenance Fees

**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:** \$500,000 per occurrence on Sports Courts

\$100,000 per occurrence on walkways and other similar paved

surfaces.

\$100,000 per occurrence on Maintenance fees \$100,000 per occurrence on Underground Utilities \$4.010,000 per occurrence on Demolition Cost

\$4,010,000 per occurrence on Increased Cost of Construction

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 of loss, 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 (b) (9) of section 5300 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:

Corena Serrano / Monterey Insurance Agencies

Phone 1-831-642-4007 Fax 1-831-920-0108

Email corena@monterevins.com

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