



1600 HAMILTON PLACE COMMUNITY ASSOCIATION NEWSLETTER DECEMBER 2014

www.1600hamiltonplace.org

Next Board of Directors Meeting

The next Board of Directors meeting is scheduled for Tuesday, January 13, 2015 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

Vacancy on the Board

There is still a vacancy on the Board of Directors. Please contact Bill Hubbard or attend an upcoming Board meeting if interested in being considered for this vacancy.

Information Regarding Crime Prevention

Please review the following crime preventions tips:

What is Auto Burglary – the theft of property from a SECURED vehicle, which is a felony.

What is Theft from Auto – theft of property from an UNSECURED vehicle, which is a misdemeanor.

There are three elements needed to commit a crime – desire, ability, and opportunity. Complacency creates opportunity and ability. If you can remove the opportunity or ability, you can help prevent crime. The following items are most commonly stolen from vehicles:

Briefcases, cash, computers, cell phones (and chargers), CDs, day planners, stereos and faceplates, wallets (even under seats), garage door openers, gym bags, jewelry, keys, mail, purses, and tools.

How Can Auto Burglary Lead to Residential Burglary? Garage door opener or house key in car + registration or mail in car = Home Burglary.

Vehicle Registration – black out the address on your registration and photocopy it. Keep the copy, not the original, in your car.

Mail – do not leave outgoing or incoming mail in your car, especially where visible. This has your name and address on it.

Garage Door Opener – avoid leaving this in your car

Keys – never leave keys in your car

This Is What Your Car Looks Like to a Thief:

Remove visible items from your vehicle.

Lock Up – even for quick errands, and make sure all windows are closed, including vent windows and sunroofs.

Buy an alarm and use it.

Park Safely:

At home, park in your garage and lock all access doors to garage.

Park in well lighted areas

Check to see that your vehicle is visible from pedestrian and vehicular traffic.

Avoid alleys.

Hopefully, you find these tips useful and have a safe and uneventful holiday season!

Board of Directors Elections in March, 2015 –Candidates Needed

If you are interested in running for one of the 3 Board positions up for election in March, 2015, please contact manager Bill Hubbard by no later than January 13, 2015 or attend the January, 2015 Board meeting. This is your opportunity to get more directly involved in the policy-making decisions for the association.

Holiday Decorations

The Board of Directors would like to remind all residents that exterior holiday decorations/lights are welcome, however please make sure that all decorations are removed by no later than January 30, 2015. The Board thanks you for your cooperation and wishes all residents of 1600 Hamilton Place a very HAPPY HOLIDAY SEASON and HEALTHY NEW YEAR! Please dispose of your Christmas trees **on Tuesdays** in one of the four Green Team landscaping waste disposal sites along Hamilton Place. **ALL ORNAMENTS AND STANDS MUST BE REMOVED!**

Water Costs

As all of you know, water is a precious and scarce commodity that is becoming more and more expensive. Your Association has paid nearly \$14,000 on average EACH MONTH for water use this year and we need your help to keep this cost down. Water usage is made up of two elements; sprinkler irrigation and home use. The Association is working with Medallion Landscape to reduce water usage for sprinklers. We also need your help to reduce home usage by taking shorter showers, washing full loads and turning the water off when not in use (like brushing your teeth or while washing your car). Please use an overall prudent approach to conserving water and we will all benefit.

Garage Sales

Although garage sales are not specifically prohibited by the governing documents for the association, the Board of Directors does discourage them because of the limited access to parking and the City of San Jose ordinance requiring that all Fire Lanes be kept clear at all times. A solution to this would be to participate in a garage sale with a friend who lives outside of the complex or donate items to a charity. If you do need to have something hauled away, there are a number of companies listed under "HAULING" in the yellow pages. Please keep in mind that, if you do plan on having a garage sale, the rules and regulations for the association prohibit the placing of any personal items or signs out in the common area without prior approval from the Board.

Proposed Rule Regarding Appliances in Detached Garages

The Board is considering the following rule regarding the use of certain appliances and other energy using items inside the detached garages. Please review the proposed rule and submit any thoughts to the Board, in writing, through Bill Hubbard at bhubbard@communitymanagement.com :

Because the Association (and thus all owners collectively) and not individual owners are responsible for the cost of electricity use in detached garages and, due to the Board's belief that the detached garages were not wired for use of equipment with high energy requirements, the Board is proposing to adopt limits on the use of equipment with high electrical needs in the detached garages. The proposed rule prohibits the use in the detached garages of large appliances such as refrigerators, freezers, washers and dryers, and other heavy electrical devices as may be determined by the Board of Directors of the Association from time to time. As an alternative to relocating such equipment a homeowner could elect, after obtaining the Board's written approval and at the homeowner's sole expense, to have the detached garage in question rewired in such a way that the homeowner would be solely responsible for the metered electricity used and would be solely responsible for any damages resulting from such rewiring and usage. The homeowner would be responsible for indemnifying the Association from any damages suffered as a result of such rewiring and/or usage.

Corrected Insurance Disclosure Statement

The insurance disclosure statement included with the 2015 budget was incorrect. The correct version is included with this newsletter.

Gutter Cleaning

Four Seasons Roofing has completed the first go-through for gutter and downspout cleaning, with a second cleaning to follow in January, 2015. The cleaning carries a "no clog" warranty until May 1, 2015. If you see that your downspout has become CLOGGED after the initial cleaning, please contact the CMS customer service dept during normal business hours WITH THE EXACT LOCATION OF THE CLOG and they will arrange for Four Seasons Roofing to address the problem.

Landscape Committee Meeting

The next Landscape Committee meeting will be held in the clubhouse at 7PM on Wednesday, January 21, 2015. Please submit any landscaping requests, in writing, for the committee's consideration. Please remember that the Board of Directors provides a budget to the Committee, which determines the guidelines the Committee must adhere to in planning for landscaping maintenance and upgrade projects. In other words, the Committee will accommodate as many requests as possible, as long as they fit within budget constraints, as well as short-term and long-term landscaping plans.

1600 Hamilton Place Website

The most recently approved Board of Directors meeting minutes, as well as the most recent Landscape Committee meeting minutes are both available for review on the association's website at www.1600hamiltonplace.org.



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: Allstate 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

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 Leakage, 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

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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@montereyins.com

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