## 1600 HAMILTON PLACE COMMUNITY ASSOCIATION NEWSLETTER JULY 2019

#### **Next Board Meeting**

The next Board of Directors meeting will be held in the clubhouse at 6:30PM on Tuesday, July 14, 2020. An agenda for the meeting is posted at the mailbox kiosks 5 days prior to the meeting date.

#### Board Update - COVID19 and the Pools

The Board would like to thank those residents that have shown great patience, understanding, and respect for their fellow neighbors during these challenging times. During the most recent meeting, the Board voted unanimously to keep the Pools closed at this point in time.

This decision was based upon a number of factors:

First, our attorney has recommended that we should not open the pools based on the current county social distancing requirements, which include making sure that all county social distancing requirements are being met during ALL hours of pool operation. These requirements include restricting the number of swimmers allowed in the pools at any one time (only 2 swimmers in the Foxhall Loop pool and only 4 swimmers in the clubhouse pool), along with prohibiting any other residents in the pool deck area, other than the immediate family of the swimmers, and those family members would have to wear protective masks at all times.

The only way to do this would be to hire and train (per county requirements) employees that would be on site during the pool hours. The cost for this very well could run into 10's of thousands of dollars and would require a special assessment.

Another concern is that the association's liability insurance does not cover any COVID19 claims that may arise from the use of the pools or pool areas, and should not cover the costs of fines imposed by the county if any of their social distancing rules are violated.

While the Board would like the pools to open, we do not feel we can responsibly do so under the County's current requirements. We are monitoring the County Health notices for changes in their pool policy. As soon as we see a significant change we will reevaluate whether the pools may open safely. Again, thank you for your patience and understanding and stay well.

#### Important Insurance Information

Included with this month's newsletter you will find a copy of the insurance disclosure statement for the policy period March 24, 2020 through March 24, 2021. It is recommended that you review this information with your insurance agent to make sure you have adequate supplemental coverage. If you have any questions about the master policy, please contact Farmers Insurance at 408-286-1334.

1. NOTE - A WORD OF CAUTION: The insurance industry for multiple-residence dwellings is now mandating certain conditions under which these policies 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.

#### **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 policy has a high deductible (\$10,000 for property damage and even higher for earthquake related damage), the loss assessment coverage will cover any special assessment necessary to cover the deductible.

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.

#### Noise and Barking Dogs

Because so many of us are social distancing at home, please remember to keep noise at a minimum and take whatever steps are necessary to mitigate any dog barking/ loud music, etc. Also, PLEASE pick up after your dog!

#### 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 15-30 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 30 minutes, please contact CMS at 408-559-1977 for access to the emergency on-call manager.

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.

#### 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 <a href="https://www.1600hamiltonplace.org">www.1600hamiltonplace.org</a>.

#### HAMILTON PLACE STREET SWEEPING SCHEDULE

The San Jose Department of Transportation is arranging an enhanced sweeping of Hamilton Place on the 3<sup>rd</sup> Thursday of each month. Please avoid parking on Hamilton Place during business hours on the 3<sup>rd</sup> Thursday of each month so that the sweepers will have access to the street surfaces to clear leaves and debris.

# MEDALLION LANDSCAPE MANAGEMENT SPRAY NOTICE – 2020 One or more of the following chemicals <u>may</u> be applied on the days noted below:

## TUESDAY AND THURSDAY

#### LIST OF POSSIBLE CHEMICALS TO BE USED:

Round Up Pro Max – Herbicide – (Sprayed in flower beds and hardscape only) Stay off treated area until dry

**Sluggo** – Snail Bait – *No restrictions for use* 

**Pro-Spreader - Spreader/Sticker - May cause eye irritation** 

**Pendulum** – Herbicide – *Stay off treated area until dry* 

Seed Zone - Herbicide - Stay off treated area until dry

**Turflon Ester** – Herbicide – *Stay off treated area until dry* 

**Eagle** – Fungicide – Stay off treated area until dry

All Season Hort Oil – Fungicide/Insectcide – Stay off treated area until dry

Answer For Pocket Gophers - Gopher Bait - Keep children and pets away

while applying

**Wilco Gopher Getter -** Gopher Bait – *Keep children and pets away while Applying* 

#### **Orthene** – Insecticide – stay out of treated area until dry

In compliance of Article 1, Section 6618, of the California Department of Food and Agriculture's Laws and Regulations, this document shall serve as advance notice of our intent to apply the described Pesticides, Herbicides, and/or Growth regulators to the Association's landscape in accordance with this schedule and pursuant to Contract requirements. Pesticide Information Sheets containing complete descriptions of the products to be applied have been provided to your designated representative. No application shall proceed should inappropriate weather conditions prevail on the day scheduled.

Please direct any questions to Medallion at 408-782-7500

#### **Email Communication Reminder**

Please remember that either "1600 Hamilton" 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.

Community Management Services, Inc 1935 Dry Creek Road, Suite 203 Campbell, CA 95008 Customer Service: 408-559-1977

Association Manager: Bill Hubbard

Email: <u>bhubbard@communitymanagement.com</u>
(1600 Hamilton or your unit address must be included in the SUBJECT BOX of all emails)

1600 Hamilton Place Security Office: 408-371-1715
1600 Hamilton Website: www.1600HamiltonPlace.org



Mary Formico Barnard 2190 Stokes St #201 San Jose, CA 95128-4512 (408) 286-1334 License # 0544927

### CIVIL CODE 5300 INSURANCE DISCLOSURE REQUIREMENTS FOR 1600 HAMILTON PLACE 3/24/2020 TO 3/24/2021

COMPANY: FARMERS INSURANCE EXCHANGE

•	
BUILDINGS:	\$79,918,900
ORDINANCE OF LAW COVERAGE	
1. Undamaged Portion:	INCLUDED
2. Demolition Cost:	\$ 1,169,900
3. Increased Cost of Construction:	\$ 9,358,800
ASSOCIATION FEES & EXTRA EXPENSE:	\$100,000
AUTOMATIC INCREASE:	2%
EXTENDED REPLACEMENT COST COVERAGE A-BUILDING	See Premier End.
MECHANICAL BREAKDOWN	INCLUDED
ACCOUNTS RECEIVABLE:	\$ 5,000
VALUABLE PAPERS:	
EDP EQUIPMENT:	\$ 10,000
OUTDOOR SIGN:	\$ 5,000 \$ 10,000 \$ 50,000 \$ 50,000 \$ 100,000 \$ 250,000
OUTDOOR PROPERTY:	\$ 50,000
MONEY AND SECURITES:	\$ 100,000
SEWER BACKUP	\$ 250,000
LIMITED COVERAGE FOR FUNGI, WET ROT, DRY ROT, & BACTERIA	S 15,000
PROPERTY DEDUCTIBLE:	\$ 10,000
WATER DEDUCTIBLE:	\$ 20,000
WATER DEDOCTION.	4 40,000
GENERAL LIABILITY:	
Aggregate Limit for Liability & Medical Expenses:	\$ 2,000,000
Products and Completed Operations Aggregate:	\$ 1,000,000
Each Occurrence Limit for Liability & Medical Expenses	\$ 1,000,000
Personal and Advertising Injury Limit:	Included
Fire Damage Limit:	\$ 75,000
Medical Payments:	\$ 5,000
Medical Fayments.	¥ -,
DIRECTORS AND OFFICERS LIABILITY	
Each Loss:	\$ 1,000,000
Annual Aggregate:	\$ 1,000,000
Deductible:	\$ 1,000
Deductible.	2,000



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Civil Code 5300 Insurance Disclosure Requirements **1600 HAMILTON PLACE** 

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#### **UMBRELLA LIABILITY**

COMPANY:

GREENWICH INS. CO.

Each Occurrence Limit:

Aggregate Limit: Retained Limit:

POLCY TERM: 3/24/2020 TO 3/24/21

\$15,000,000 \$15,000,000

\$ -0-

#### **EMPLOYEE DISHONESTY**

COMPANY:

CONTINENTAL INS. CO.

POLCY TERM: 3/24/2020 TO 3/24/2021

Limit:

Deductible:

\$4,700,000

\$25,000

AGENT'S RECOMMENDATION:

Made Annually

RECOMMENDATIONS ACCEPTED: Determined by Board of Directors

DOES COVERAGE EXTEND TO REAL PROPERTY IMPROVEMENTS including Flatures Improvements, Appliances and Alterations that are made part of the structure? YES

DOES THE ASSOCIATION CARRY FLOOD INSURANCE? NO

DOES THE ASSOCIATION CARRY EARTHQUAKE INSURANCE? NOT WITH THIS AGENCY

The 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 duplication charges, obtain copies of the 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 improvements 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 broker or agent for appropriate additional coverage.



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Civil Code 5300 Insurance Disclosure Requirements 1600 HAMILTON PLACE Page -3-

## SPECIAL ITEMS OF NOTE CONCERNING ASSOCIATION INSURANCE

The master policy is written with a blanket building limit that insures all of the structures under one limit of insurance. It includes coverage for the building that you live in, including all exterior and interior walls - including paint, wallpaper and wall coverings- and all built in cabinets and appliances, plus all built-in floor coverings (carpet, linoleum, tile, hardwood) and all permanent structural changes or upgrades. It does not cover contents and window coverings (i.e. drapes, blinds, window tinting etc)

- \*The coverage is **Special Form, Replacement Cost,** including conditional certified acts of terrorism. It excludes earthquake, flood, war liability, terrorism, mold & microorganisms, virus and bacteria, asbestos and silica, lead poisoning and contamination, certain computer related losses, assault and battery, enhanced or multiple damages, conversions, violation of statutes regarding E- mails and is subject to a \$10,000 Deductible except for \$20,000 Deductible for water losses.
- \*The master policy also provides common area liability for bodily injury and property damage to others, for which the Association may be negligent.
- \*.lt does not cover your contents, personal liability for bodily injury or property damage (inside your unit or originating from you unit,) additional living expenses, or property damage below the \$10,000 deductible/\$20,000 deductible.

To obtain supplementary coverage for your contents, personal liability, loss assessment coverage, and building coverage below the property deductible, and consistent with the C.C. & R.S., you need to REVIEW YOUR ASSOCIATION'S C.C. & R'S and contact your insurance agent to request a supplementary policy. If renting your unit out, you need Lessor's risk liability.

Submitted by Mary Barnard Insurance, Ilcense # 0544927



#### O'Connor Insurance Agency

18809 Cox Ave Ste 260, Saratoga, CA 95070 Phone 408.512.2195 | Fax 408.516.9500 James@oconnorhoains.com
CA Lic# 0162634

# 1600 HAMILTON PLACE COMMUNITY ASSOCIATION

CIVIL CODE §5300(b)(9) SUMMARY FORM

A: EARTHQUAKE: WESTCHESTER SURPLUS INSURANCE: 03/24/2020 - 03/24/2021

BUILDING: \$5,000,000
BUILDING ORDINANCE A: INCLUDED

BUILDING ORDINANCE B&C: \$2,500,000

ASSOCIATION DUES & FEES: \$1,600,000

DEFINITION OF COVERED PROPERTY: EXPANDED

DEDUCTIBLE: 20%

Have questions about your personal earthquake coverage? Feel free to call our office at (408) 512-2195

#### **CLIENT SINCE 2015**

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