

CEDAR GROVE CONDOMINIUM

Crofton, Maryland

November 09, 2009

Dear Condominium Unit Owner:

This letter is sent to advise you that effective June 1, 2009, Maryland law provides that condominium unit owners will be responsible for up to \$5,000 of the condominium's master policy insurance deductible if the source of the casualty damage originates in his/her unit. You are encouraged to check your homeowner's insurance policy and contact your individual insurer to make sure that you are adequately insured.

Additionally, you should be aware that the condominium's master policy insurance does not cover personal contents, belongings, any betterments or improvements made by you or a former owner. Nor does the master policy insurance deductible, up to \$5,000, cover repairs to damaged areas when the source of the damage originates from any part of your unit. The Woodland Walk master policy insurance deductible amount is currently \$5,000.00. Most insurers will provide a rider on your policy that will cover that portion of the master policy insurance deductible for which you may be responsible.

You are encouraged to maintain your unit and all mechanical equipment appurtenant to your home in good working order. In this regard, HVAC condensation lines should be cleared on a regular basis, furnaces and clothes dryer filters should be regularly cleaned, outside water lines should be turned off and drained before cold weather occurs, units should be kept warm enough to prevent freezing of pipes, washer hoses should be replaced before they dry rot and burst, hot water heaters should be checked and repaired and care should be taken concerning what is put into drainage and sewage systems. Your cooperation in maintaining your home and being a responsible homeowner will assist everyone in keeping the costs of insurance as low as possible and will contribute to the overall well being, health and safety of the condominium community.

Sincerely,

Board of Directors
Cedar Grove Condominiums

ProCom

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