

Brittany
Condominiums

H O M E O W N E R S A S S O C I A T I O N

August 2011

Association Insurance

Utah Law Senate Bill 167 (insurance section) was recently revised.

HOW DOES THIS AFFECT YOU?

With the recent revision to Senate Bill 167 (insurance section) the Association's insurance policy actually is now required to cover more in individual units. This coverage is now in place for Tuscany therefore individual owners should be able to insure less of their unit as much is now covered by the Association's insurance policy Below is a **BRIEF** explanation of Senate Bill 167 (insurance section). **Please contact your personal insurance agent for more specific details in regards to Senate Bill 167. Or you can also contact the Association's agent at 801-937-6700, ask for Beat Koszinowski.**

Section: 1 .1. Applies to Association and unit owner policies and supersedes anything to the contrary written in the CC&R's (Covenants Conditions and Restrictions).

Section 1 .2. The Association's policy includes coverage for: "any fixtures, improvements, or betterments installed by a unit owner, or floor coverings, cabinets, heating and plumbing fixtures, paint, wall coverings, windows, and any item permanently attached to a unit".

Section 1 .3. When a covered cause of loss occurs the Association's policy of property insurance shall provide **primary coverage**, the **unit owner's insurance policy shall be primary for the portion of the loss attributable to the deductible on the Association's policy.**

Section 1 .4. If two or more owners suf-

fer a loss in a single event they are each responsible for payment of a portion of the Association's deductible based on the percentage of loss they each suffered.

Section 1 .5. If an owner does not pay his/her share of the loss within 30 days after substantial completion, the Association may levy an assessment against the owner and place a lien on the unit.

Section 1.6. If the unit owner has no insurance for the covered cause of loss, he/she is personally responsible for the loss to the amount of the Association's insurance deductible.

As of the date of this newsletter BRITTANY CONDOMINIUMS has a property deductible of \$10,000 for each occurrence. Payment of the deductible becomes your responsibility when a covered cause of loss affecting your unit occurs. Payment of the deductible should be insured by your personal insurance policy.

All questions about Senate Bill 167 (insurance section) and the Association's insurance policy should be directed to your personal agent and/or the Association's agent, Beat Koszinowski at 801-937-6700.



WE STILL NEED E-MAIL ADDRESSES

We currently have about 200 e-mails addresses on file, but still need approximately 82 more to complete our list. If you have not yet provided the Association with your e-mail address please do so by either going to onlinecommunitysolutions.com, clicking on the drop down menu and then clicking on Brittany. Once on the Brittany page click on the e-mail newsletter option and then sign up. Or you can e-mail management and we will enter your e-mail information for you.

Thank you!

POOL VANDALISM

Recently the pool was vandalized and several dozen pool tiles were torn off. Due to this the pool will be closed on July 26th, 27th & 28th.

If you witness vandalism occurring anywhere within the community please immediately call the police and then notify the Association.

Thank you!

Monthly Board Meetings

The Board of Directors meet monthly (except in December)
The next Board meeting will be held Wednesday, July 27, 2011 at the clubhouse.

Meetings are open to owners at 7:45 P.M. Owners are welcome and encouraged to attend.

Association Rules

A complete list of rules can be found online at onlinecommunitysolutions.com or via e-mail request to jenai@csshoa.com.

A copy of the Association CC&R's can be requested via e-mail to jenai@csshoa.com.

To request a hard copy of the rules and/or CC&R's please e-mail jenai@csshoa.com. Copies can be made for 10 cents a page.

SAFETY TIP

The door's closed, what can happen? Unfortunately, that is the sentiment of many who believe that simply closing your garage door will keep your home safe. The reality is that it can, in some cases, create a false sense of security. Many people leave the door between the garage and the house (where they are connected) unlocked for their "convenience"; however the only convenience it really provides is for the burglar who now only has to get into the garage to gain access to the whole house. Make it inconvenient for the burglar by locking the door and keeping them out and your home secure.

Garage door openers have certainly been a boost to convenience when you compare them to the not-too-distant past of having to get out of your car in the rain and cold to open your door. However, they have created somewhat of a security risk in exchange for their convenience. Imagine if a thief got a hold of two important items: 1) your garage remote control, 2) your address. These could be an extremely damaging combination. Leaving your remote in your vehicle, along with your registration or insurance paperwork (which contain your address) may give the burglar the advantage they are looking for.

FALL COMMUNITY YARD SALE

A Fall community yard sale has been scheduled for Saturday, August 27, 2011 from 7:00 A.M. to 2:00 P.M.

The Association will put a notice on KSL.com as well as signs will be posted outside the community.

Residents may place items for sale on their driveway or in their front yard. Items for sale may not be placed at the clubhouse, at either entrance of the community or in any common area within the community.

Reminder: Only community sponsored yard sales are allowed within the community.

ASSOCIATION MANAGEMENT



Community Solutions & Sales

P.O. Box 548
West Jordan, Utah 84084

Office : 801-955-5126

Sales : 801-955-1769

Fax : 801-967-5331

Jenai Reid

Association Manager jenai@csshoa.com

**After Hours Emergency Number
(801)413-9850**

Emergency number is intended for Association related emergencies ONLY.

ASSOCIATION COLLECTION POLICY

All homeowners with a past due balance will have their clubhouse access key deactivated. The key will remain deactivated until the entire balance is paid in full. Any homeowner whose account has a balance of \$200.00 or more may be turned over to the Association's attorney for collections. (for the complete collection policy go to www.brittanyhoa.com)

Collections can be extremely costly. The Association can also file liens on homes, file personal judgments against homeowners, garnish wages, and if necessary, force a foreclosure of your home.

**The Association wishes to avoid all these measures.
Please keep your account current.**

Thank you to everyone who pays their HOA dues on time each month.

Monthly HOA dues are \$173.00 and are due on the 1st of each month and late after the 10th. If your monthly dues are late, you will be charged a late fee of \$20.00.



Thought for the Month

**There is potential for
growth in every
mistake we make.**