



**March, 2022**

This edition of the newsletter contains useful information:

- Our treasurer explains how the association's insurance policy affects the choices you make when you purchase insurance for your own unit, and recommends a household inventory.
- You will also find a timely reminder or two about spring (yes, it is almost here).
- A preview of coming attractions, including the next board election in October.
- Some housekeeping.

**Insuring your condo unit: from Doug Hayden, Treasurer WWPC Board of Trustees**

We are currently entering our third year with Farmers Insurance. We increased the Association's building coverage from almost \$38 million in 2021 to over \$50 million in 2022, with a small increase in our yearly cost from \$26,502 to \$28,023. Our policy has a \$10,000 deductible. The Association's master policy is considered an "all-inclusive" policy which includes:

- Replacement cost on all buildings and structures.
- Any improvements, betterments, additions, and alterations co-owners have made.
- Permanently installed fixtures including outdoor fixtures.
- Floor, wall, trim, and ceiling coverings.
- Appliances such as refrigerators, dishwashers, and stoves.
- Backup of sewer and drain for all buildings at \$200,000 per building.

As co-owners, you're responsible for having personal property damage, personal liability, loss of use, building property, and loss assessment coverages. The board has no recommendation on the amount of personal property, personal liability, or loss of use coverages a co-owner might choose to have. We do recommend that co-owners' policies include \$10,000 of coverage for both building and loss assessment. To summarize, your co-owner policy should include:

- Personal property coverage for furniture, clothing, jewelry, electronics, kitchen goods, artwork, other movable goods, etc.
- Personal liability coverage for legal expenses from claims or lawsuits against you
- Loss of use: costs of lodging/transport if your unit is uninhabitable
- \$10,000 in building coverage: the unit itself, including paint, wall coverings, floor coverings, fixtures and fixtures covering damage caused by fire, weather, theft, vandalism, smoke damage, frozen pipes, etc.
- \$10,000 in loss assessment coverage: your portion of any losses shared out by the association, including association deductibles.



There is no need to over-insure the property or loss assessment coverage beyond \$10,000. Remember the Association's "all-inclusive" policy will cover any improvements that you or previous owners may have made to your unit.

I've copied a recent article from *Consumer's Report* on home insurance inventory for your consideration. Remember to take photos or videos of all the improvements you've made to your condo. Also, you may want to ask your insurance agent for any smartphone app or paper document which they might have to help you organize your inventory process.

Additionally, if you would like a copy of the Association's certificate of insurance or the master policy (to show to your own agent, for example), you may ask for one from the treasurer, or find it on the [wwpines.net](http://wwpines.net).

### **Why You Should Do a Home Inventory Now**

It can help you save a lot of money after a disaster

By Tobie Stanger

Updated January 30, 2022

Creating a home inventory takes just a few hours, but the benefits are long-lasting—and could save you money and heartache.

In the event of a fire, wind storm, burglary, or other unexpected event, having a list or a visual reminder of your belongings can make a big difference in how much your homeowner's insurance will pay, and thus how well you'll recover financially. Without a record of your belongings, remembering what you've lost can be a challenge anytime, let alone during a time of trauma.

The other benefits of making a home inventory? For one, you may find things you thought were missing. And you may identify items you can throw out. With the space those discards leave, you may be able to better rearrange what's left. How's that for a bonus?

### **How to Get Started**

Creating a home inventory doesn't have to be difficult. It can even be as simple as standing in the middle of each room and taking a 360-degree video with your smartphone and emailing it to yourself or uploading it to the cloud.

To start, focus first on the big and valuable: major appliances, jewelry, furniture, rugs, electronics, and art or collectibles.



Using your smartphone's video feature, sweep the camera around a room, narrating a description of items you're filming and—if you remember—what you paid. (Photograph receipts if you have them.) Capture serial numbers and brand names when possible so that the insurer can replace what you had with exact or similar items.

Open cabinets, drawers, closets, and boxes, and do the same for smaller items. But don't sweat the small stuff too much. An insurance adjuster is likely to create a "bulk estimate" of those things—for example, \$200 for everything in your utility closet, insurers told us.

Store the images and video for your home inventory on a cloud service, such as iCloud or OneDrive, or put it on a thumb drive and stash it in a safe deposit box or fireproof safe.

Source:

[Why You Should Do a Home Inventory Now - Consumer Reports](#)

### **Building and maintenance news:**

- **Deck and porch furniture** may be placed outdoors on April 1, and may stay there until October 1.
- Take note, however: Decks in the **southeast section of the association** will be stained around the third week in June. Also, any unit where the deck or stairs were rebuilt/resurfaced last year, but were not stained, will be stained. (New wood must age a year before stain is applied.). Units scheduled for routine staining include these: 245-396 East, 244-248 West, 1303-1309 Crossing. Deck furniture must be removed when staining occurs.

**Hiring a contractor** for work on your unit? Did you know that there is a list of approved vendors on the association website? <https://wwpines.net/index.php/members/vendors/>  
In addition, you can contact the board member in charge of buildings, Wayne Terpstra, if you have questions about a service provider.

### **Landscaping**

As the weather warms, remember these general guidelines for **planting around your unit**. Most of the rules have to do with the way our lawn mowers need to wheel their machines around our buildings, or the way our landscapers prune and maintain the perennial plants.

#### **What you CAN DO**

1. Plant annuals in the front areas of your unit. If there is a tree in front of your unit, you may plant flowers under it, but not anything close to the trunk, and not anything with large leaves because this may damage the trunk and cause mold and fungi to grow.



2. Plant perennials, if you first fill out a modification request. The modification request is available on the WWPC website ([wwpines.net](http://wwpines.net)) under the heading "forms." Modification requests should be sent to the board.

#### What you CANNOT DO

1. Please do not plant ivy anywhere outdoors. It is invasive, and will have to be pulled out.
2. Please do not discard any plants—especially indoor potted plants—into the woods.

#### Coming attractions

- The annual inspection tour of our buildings will occur in May. We will need volunteers. There will be more details in April.
- The terms of two board officers expire in December. Please think carefully about serving on the board. Seriously. Without volunteers, this show doesn't get on the road.

#### Housekeeping: do you need a new directory?

The directory of residents/neighbors is kept up to date on the [wwpine.net](http://wwpine.net) website. Many of us like a hard copy, however. If your directory is out of date, and if you can't print your own, please ask the secretary to print one for you. ([bamezeske@gmail.com](mailto:bamezeske@gmail.com))

#### FINALLY--SLOW DOWN!!

Yes, driving a modern car at 15 mph is RIDICULOUSLY slow. But it's the rule. And there have been complaints about residents zooming around corners and down straightaways. Please observe the speed limit as you drive through the condos. As the weather warms, you will share the road with walkers, bikers, children, dogs, and the occasional horse and buggy, so please slow down even more. After all, you need time to wave at the neighbors.

