



August 20, 2024

Dear Unit Owner:

We appreciate the opportunity to work with your Community Manager, Sally Alward, in placing the Association's Master Insurance Policy for First Westwind at Vail Condominium Association.

Attached is a certificate of the Association's insurance for your files.

The Board of Directors has elected to obtain a Master Policy that has been written to comply with the Associations Condominium Declarations Insurance Provisions.

The Association is to insure the following:

- Common Elements (Buildings and/or Structures and common areas)
- Limited Common Areas (Outdoor decks/balconies, patios)
- The Units, but only the finished surfaces of walls, floors and ceilings.

Unit Owners are to insure the following:

- All permanently attached property, i.e, cabinets, countertops, fixtures, appliances, etc.
- All improvements and upgrades installed by owners
- Contents such as furniture, furnishings and other personal property
- Loss of assessments, Loss of income (if property is a rental unit), Loss of Use
- Personal Liability

Please refer to the Association's Governing Documents for further information regarding the Commercial Unit Owners are to insure all property in their units from the drywall in.

Please refer to the Association's Governing Documents (Condominium Declarations) for further information regarding the insurance requirements for the Association and Unit Owners.

We recommend you forward this letter to your Personal Lines Agent to make sure you have the correct HO-6 Policy for your condominium unit.

If you have any questions or need any additional information, please contact me or Caryn Smith.

Sincerely,

*Stephen DeRaddo*

Steve DeRaddo  
CIRMS - Community Insurance & Risk Management Specialist  
Vice President