ROBERT E. HARRIS
REHIA
INSURANCE AGENCY, INC.

August 1, 2025

Dear Unit Owner:

We appreciate the opportunity to work with your Community Manager, Vail Management, 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 up to and including the drywall.

Unit Owners are to insure the following:

- All Property in the Units including improvements and/or 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 (Condominium Declarations, Covenants) for further information regarding the insurance requirements for the Association and Unit Owners.

We recommend you forward this 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 additional information, please contact me or Caryn Smith.

Sincerely,

Steve DeRaddo

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

3150 Bristol Street, Suite 200, Costa Mesa, CA 92626
CA License No. 0216736
Phone: (714) 619-4480
Fax: (714) 619-4481