

# Edgewater Community Newsletter

ISSUE 2

FEBRUARY 2020

## Winter ... We're Ready!

Although we've been blessed (so far) with a very mild winter, the crew is prepared to take on any snowy task.

We've recently upgraded the snow fence with longer posts so the winds won't blow it over, and added a new cab to our tractor. This will help protect the operator from the snow and frigid wind chills coming off the lake.



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## Can and Bottle Drive March 21

On March 21st from 9— Noon, the Westfield Academy and Central School Middle School Student Government is holding a can and bottle drive. Just bag your cans and bottles and drive to the bus loop in front of the school and someone will be there to unload your car. Don't have a car or the time? leave them with one of our maintenance workers and we'll take the load up!



## Trash and Recyclables

Our two dumpsters each have a specific purpose.

The left hand dumpster is for general household trash. All items should be bagged and tossed as far back in the dumpster as possible. The sliding doors should be closed when you leave.

The right hand dumpster is for recyclable materials which includes old newspapers, corrugated cardboard, plastics, metals and bottles. All items should be rinsed. **All cardboard boxes need to be broken down as flat as possible so they don't consume space.**



**All cardboard boxes need to be broken down as flat as possible so they don't consume space.**

Thank you for your help and consideration!

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# Do You Have an Event You Want to Share?

We are trying to make this news-  
letter YOUR newsletter.

If you have an interesting event, a  
birthday, a celebration, wish to  
report an illness, birth or death  
please forward your news to Rick  
at the association office.

[office@edgewatercondos.net](mailto:office@edgewatercondos.net)



## Pet Waste and Cigarette Butts

Please be kind and considerate when you walk your pet, or smoke cigarettes and clean up and pick up after yourself. No one wants to see unsightly pet mess or cigarette butts strewn haphazardly throughout our community. This is YOUR responsibility. Own it!



Residents have asked for guidance on adequate insurance coverage for their condominium unit. While we can't provide specific figures, here's the recommendation of our association's carrier. Please review these figures with your personal insurance agent to determine what coverage is best for you.



# John J. Grimaldi & Associates, Inc.

## ~INSURANCE GUIDE FOR UNIT OWNERS~

It is the responsibility of each unit owner to carry his/her own personal property and casualty insurance covering their personal property, personal liability and additions or alterations, which have been made to your unit. This outline of recommended coverage and the insurance requirements outlined in the association legal documents should be used when you discuss your specific insurance needs.

### **PERSONAL PROPERTY**

Determine the replacement cost value of your personal possessions, excluding items of special value such as jewelry, furs, antiques, and collections. Request a replacement cost coverage policy subject a \$250 or \$500 deductible. Coverage must be written on an "All Risk" basis.

### **ADDITIONS/ ALTERATIONS/CONDOMINIUM DEDUCTIBLE**

Your Association coverage **does not** include coverage to replace any improvements, alterations or upgrades that you have made to the building within your unit such as a finished basement or an upgraded kitchen. **You must include coverage for the Association deductible (\$10,000) under your HO-6 or condominium owner's policy dwelling section.** This dwelling coverage must be written on an "All Risk" basis. Please refer to the association documents relative to Insurance to determine your specific needs.

### **LOSS ASSESSMENT ENDORSEMENT**

This coverage protects the unit owner from special assessments resulting from inadequate association insurance, such as a large liability loss that exceeds the limit of the association policy or a property loss for which the association insurance is inadequate. We recommend a minimum of \$10,000 written on an "All Risk" basis.

### **RENTAL ENDORSEMENT**

If your unit is rented for investment purposes, you should endorse your policy, in addition to the above coverages, to include loss of rents coverage and include loss or theft of your personal property.

### **PERSONAL ARTICLES FLOATER**

Most policies limit coverage for loss caused by theft of jewelry, furs, guns, silverware, antiques, coin and stamp collections. Items such as these should be appraised and specifically listed to insure full payment.

### **COMPREHENSIVE PERSONAL LIABILITY AND MEDICAL PAYMENTS COVERAGE**

Protects you and your family from liability claims for bodily injury or property damage to others for which you are held legally liable. This coverage is provided for occurrences within your unit and for Personal activities away from the unit. We recommend you purchase a minimum of \$300,000.

### **PERSONAL UMBRELLA**

This coverage is written on a separate policy and is available for amounts of \$1,000,000 or more. It provides excess liability coverage over your personal automobile liability, HO-6 liability and other personal liability policies such as boats, rental property, etc.

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# QUESTIONS?

