

Edgewater Community Newsletter

ISSUE 3

MARCH 2020



**BEHIND
THE SCENES**

Spring Changeover

During the past month, the guys have been busy readying the community for Spring and Summer.

The carpets in the Lounge have been shampooed ... the Pool furniture is being cleaned and readied ... winter equipment is being changed over from snow removal to grass cutting.



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A special
Welcome to our
latest homeowner
Linda Jo Lewis in
Unit 502!

Are you tired of writing checks to Edgewater every month??

There is a very simple solution: Contact your bank and have your HOA payment withdrawn automatically and sent directly to the office. More and more owners are using this method. It is quick and easy and avoids accidentally forgetting to make a payment. Have them send your payment to: Edgewater Condominium Association, 1911 Edgewater Drive, Westfield, NY 14787 the first of each month.

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!



BOARD OF MANAGERS

Lee Davies, President
(716) 720-2649
captdavies@yahoo.com

Colleen McCarthy, 1st Vice President
(770) 289-5840
mcbourne32@gmail.com

Kimberly Alonge, 2nd Vice President
(716) 753-0453
68elvis@gmail.com

Lee Jette, Treasurer
(540) 550-7806
phoneman22644@gmail.com

Janet Greene, Secretary
(716) 581-3875
greenecres808@hotmail.com

Coming Soon ...
Edgewater's own
FaceBook account



CHAUTAUQUA LAKE
POPS
BY THE SHORE
2020 Concert Series

- Hotel California
Eagles Tribute - July 11
- Fleetwood Mac Mania
Fleetwood Mac Tribute - July 12
- Absolute Journey
Journey Tribute - July 18
- Shining Star
Earth Wind & Fire Tribute - July 19
- Queen Flash
Queen Tribute - July 25
- Night Fever
Bee Gees Tribute - Aug 1
- Parrots of the Caribbean
Jimmy Buffet Tribute - Aug 2
- Draw The Line
Aerosmith Tribute - Aug 8
- Brass Transit
Chicago Tribute - Aug 15
- Hollywood Nights
Bob Seger Tribute - Aug 16
- Takin' It To The Streets
Doobie Brothers Tribute - Aug 22
- High Noon
Southern Rock Tribute - Aug 28
- Rick Alviti
Elvis Tribute - Aug 29
- Diamond Project
Neil Diamond Tribute - Sept 4
- Pops Labor Day Show with Fireworks - Sept 5



**STAY
TUNED!**

“Feel that Fire”

“Ring of Fire”

“Standing Outside the Fire”

“There’s a Fire in the Night”

“Light My Fire”

“Midnight Fire”

What do all of the song titles have in common?

Stay tuned as we get closer to spring and find out ...



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!



Community Service ...

Are you interested in helping our little community? There are always ways to do so, but right now we need volunteers to help with Beautification and Recreation and Social Activities. Contact a Board member and submit your name!



our

Don't throw those Cans and Bottles away!!

Rather than dispose of bottles and cans that can be returned for the 5 cent deposit you paid, please leave them in the blue barrel beside the recyclable dumpster. The maintenance crew will take the cans to the local store and have lunch on your generosity!



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.

137 Summer Street • Buffalo • New York • 14222 • Phone (716) 636-1355 • (fax) 636-1350

QUESTIONS?

