# ATTACHMENT A

# CHW WATER LOSS LETTER

CHAPEL HILL WEST CONDOMINIUM TRUST

MANAGEMENT OFFICE

1550 WORCESTER ROAD l FRAMINGHAM, MA 01702 l 508-872-5847

Date:

Address: Unit \_\_\_\_

1550 Worcester Rd

Framingham, MA 01702

RE: Water Damage

Dear:

Recently, our office was notified that your unit at Chapel Hill West Condominiums may have sustained interior water damage as a result of:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ on date (approx.) \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_. The purpose of this letter is to help guide you through the process of dealing with your potential loss. The information provided below may seem like a great deal of information to process. Its meaning is to guide and not overwhelm. Your property manager is also available to walk you through the unit mitigation, claim, and restoration work.

The loss will ultimately have three parts. 1) Initial mitigation, 2) Determination of the loss and coverage, and 3) restoring your home to the condition before the loss occurred.

The following is a list of steps you should take right away. These should be done regardless of how the loss occurred. Keep in mind that the Trust's Package Policy does not cover any damage to your personal possessions. Damage to your possessions should be covered under your Homeowner's Insurance Policy.

1. You should immediately notify your Insurance Agent of your loss by calling and making a claim with their Claims Department.
2. Your association has a deductible on the Master Insurance Policy of $10,000. That means that the first $10,000 will likely be covered by your policy (HO-6) less your deductible for a covered claim. If you don't have unit insurance of your own, you will be responsible for the full deductible of the association.
3. It is important to take measures to protect your unit and personal property. You can mitigate your damage by acting quickly to remove the water-by-water extraction, cleaning, and dehumidification. It is usually best to hire a professional firm immediately for this work as they typically have the manpower and equipment to effectively deal with these types of issues. It is important to remove any water and dry your unit. Mold may develop if the water is not removed within two or three days of the incident. The condominium's master insurance does not cover property damage as a result of mold. You should check with your insurance agent as you may have limitations concerning mold on your policy.
4. After the mitigation is complete, you may begin obtaining estimates to return your unit to the condition it was in before the loss occurred. If the estimate is less than the $10,000 association deductible, you can forward that information to your insurance agent.
5. If the amount to restore your unit is greater than the Association deductible, you should forward the information to Chapel Hill West Condominiums at the address listed below, in addition to the insurance adjuster for your homeowner's insurance policy. The information will be submitted to the Trust's Package Policy's Insurance Adjuster to settle the portion of the loss that is greater than the Trust's $10,000 deductible. Again, the Trust will not be making the repairs inside your unit.
6. If there is a claim against the Trust (remember not all losses are covered by the Trust's Package Insurance Policy), before the Trust settles the claim, you will be asked to sign a standard release form.
7. After signing the release form and returning it to the **Chapel Hill West Management Office**, the insurance company will send the claim proceeds to CHW. Once the settlement funds are received from the insurance company, they will be forwarded to you. Then you may utilize these funds to have your unit repaired by the contractor of your choosing.
8. Please note that the insurance company does have the right to "hold back" some of the settlement funds until a re-inspection of the damage in your unit by the adjuster proves that it has been repaired. Besides, the insurance company has the right to inspect copies of all damage repair bills before releasing the "hold back" funds.

We recognize that this is a confusing process. It is best to take it one step at a time. Remember to notify your Homeowner's Insurance Company immediately of your loss, and that you are responsible to mitigate your damages. Any costs for the cleaning and drying out of your unit should be included as part of the claim. Finally, please fill out and return the form below to the Management Office at the address listed below within three days of receipt of this letter. Should you have any questions, please do not hesitate to call.

Yours truly,

Randy Poitras

Chapel Hill West Condominium Trust

1550 Worcester Rd

Framingham, MA 01702

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### INSURANCE ACKNOWLEDGEMENT FORM

I acknowledge that I have received a letter from Chapel Hill West Condominiums regarding my responsibilities concerning insurance claims resulting from a water source. I further acknowledge my responsibility for any damage or claims arising out of this incident relating to mold. I will forward a written explanation as to what my repair and maintenance response to this incident will be, as well.

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| Unit # |  | Unit Owner’s Signature |  | Date |