



# CONDOMINIUM LIVING

Owning a condominium is different from owning a single-family home. When you buy a condo, you do not own the land beneath your building. Instead, you own the space between the walls of your unit and share ownership of all common areas with all other residents.



Condos are governed by a set of rules called the Condominium Declaration and Rules and Regulations. These bylaws are a legally binding document that you had the chance to review before or at settlement. This document contains information about a variety of things including restrictions on noise levels, outdoor barbeques, pet ownership, renovations and

Even the color of curtains you can put in your windows. Familiarizing yourself with this document and abiding by it will help to avoid situations that call for warnings and penalties to individual homeowners.

If you do not have a copy of this document, please contact the office.

## Landscaping



Broadleaf weed control is being applied throughout the community today. We are also applying chemicals to kill crabgrass and nuts edge. Weed application generally lasts about 60 to 80 days. Because of the amount of rain we received

this summer gave ripe conditions for crabgrass to develop, another application may be necessary later in the fall.

Pruning of shrubs and bushes has been completed. A fall fertilization will be applied to the turf heavy in

nitrogen to help with growth of grass. Reseeding where necessary will be applied in early September.

### Landscaping

Primavera Landscaping will mow each week, weather permitting .

Landscaping work is contracted. Please remember that the y are Not personal gardeners.

#### • REMINDERS

- Contact Rosemarie for approved stain colors for your deck and lighting specs.
- Trash may be placed at curb no earlier than 5PM the evenings before pick-up.
- Please pick up after your dog.
- No work can be done on the outside of your unit without approval from the Board. Contact Rosemarie for an Architectural & Landscaping Request Form.

# Smoke alarm maintenance

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Is your smoke alarm still working? Smoke alarms must be maintained! A smoke alarm with a dead or missing battery is the same as having no smoke alarm at all.

A smoke alarm only works when it is properly installed and maintained. Depending on how your smoke alarm is powered (9-volt, 10-year lithium, or hardwired), you'll have to maintain it according to manufacturer's instructions. General guidelines for smoke alarm maintenance:

### Smoke alarm powered by a 9-volt battery

Test the alarm monthly.



Replace the batteries at least once per year.

The entire smoke alarm unit should be replaced every 8-10 years.

### Smoke alarm powered by a 10-year lithium (or "long life") battery

Test the alarm monthly.

Since you cannot (and should not) re-

place the lithium battery, the entire smoke alarm unit should be replaced according to manufacturer's instructions.

### Smoke alarm that is hardwired into the home's electrical system

Test the alarm monthly.

The backup battery should be replaced at least once per year.

The entire smoke alarm unit should be replaced every 8-10 years.

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## PENNSYLVANIA'S SCHOOL BUS STOPPING LAW Keeping Children Safe

When you meet or overtake a stopped school bus with red signal lights flashing and stop arm extended, you **MUST STOP**.

When you approach an intersection where a school bus is stopped with red signal lights flashing and stop arm extended, you **MUST STOP**.

You **MUST STOP** at least ten (10) feet

away from the school bus.

You **MUST WAIT** until the red lights have stopped flashing and the stop arm has been withdrawn before moving.

**DO NOT MOVE** until all the children have reached a place of safety.



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## Dryer Vent and Chimney Cleaning

In order to keep our community safe, the Board of Directors has adopted the policy that all dryer vents are to be cleaned every two years beginning in 2011. The following are a few contractors that you can contact for service.

Sears 877-224-9045    Murphy's Dryer Vents 610-574-9310  
G & T Service Group 610-369-3500

How often should my chimney be cleaned?

The National Fire Protection Agency (NFPA) recommends a yearly inspection and cleaning and repairs done as necessary. Free standing wood stoves or fire place inserts used to heat the home should be inspected and cleaned if needed every year. Regular open

fireplaces need to be maintained and cleaned on a consistent basis as well. Usually a cleaning is needed for every cord of wood burned or at least 2-3 years.

# Condominium Owners Insurance information

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## Association Master Insurance Policy:

Effective 6/30/2013 the master insurance policy for Daylesford Lake Condominium Association provides building coverage per the Association's Declarations and Bylaws. Of course, the coverage provided is subject to the terms, conditions, restrictions and exclusions of the actual policy and would only apply to losses that were caused by covered perils or causes of loss.

## YOUR ASSOCIATION DOCUMENTS WILL DETERMINE THE SCOPE OF YOUR COVERAGE

## PLEASE REVIEW THEM CAREFULLY.

Coverage includes those building components or upgrades within the individual units that were initially installed by the builder prior to the original sale of the unit. Any improvements and betterments completed after the original sale of the unit WILL NOT be covered by the master insurance policy.

## Coverage excludes any property in a unit Condominium Owner's (HO-6) Policy:

The kind of coverage you, as a homeowner, need to purchase is called an H-O6 Condominium Owner's policy. This type of policy will provide most of the coverage you need to buy on your individual home to properly dovetail the Association's master policy.

Your HO6 policy should provide coverage for:

- The Association's Master Insurance Policy Deductible: With some HO-6 companies, you need to specify that you want to cover the Association's deductible. Failing to specify might mean your

unit owner's insurance policy (HO-6) may not be set up to cover the Association's deductible. We recommend getting something in writing from your HO-6 agent stating that your HO-6 policy will cover the Association's deductible should you be held responsible for it.

- Real Property Coverage: Provides coverage for improvements and betterments made to your home after the original sale of your unit, as you are responsible for insuring all unit upgrades

- Personal Property Coverage: Covers your contents and personal belongings.

- Loss Assessment Coverage: Protects you in the event a special assessment is imposed by the Association because the Master policy limits were exceeded.

- Loss of Use: Covers the cost you incur to live elsewhere when a covered loss renders your unit uninhabitable.

- Personal Liability Protection: Provides liability protection for you personally against claims from third parties alleging bodily injury or property damage.

- Sewer/Sump Backup coverage – This coverage is not automatically included on all HO-6 policies and may require a special endorsement.

- Every HO-6 carrier is different so please discuss your particular situation with your Agent to see if they have any further coverage suggestions which might apply to you.

Additionally, Renters and Investor owners also need to purchase insurance coverage as well. Both need to protect their liability exposure and need coverage for loss to personally owned property. Renters should carry HO-4 (renters) policies and Investors should contact their brokers for how best to

protect their investment property. Investor owners should require their tenants purchase an HO4 (renters) policy.

We also suggest a written inventory with photographs of all your property, building, and contents, to help you document your loss under either the HO6 or Association policy. We encourage you and your insurance agent to call if you have any questions.

You have the option to obtain coverage for your personal homeowner's policy thorough our agency. We have been insuring Community Associations since their inception and understand the coverage's you need. In addition, we have carriers that specialize in HO-6 coverage and can provide you with the most comprehensive coverage at the most competitive rates. Please contact our personal lines manager Gene Ebright via our toll free telephone number (877) 742-4678 ext. 128 or via email at [gebright@smithinsurance.com](mailto:gebright@smithinsurance.com). You can also obtain a free quote online at [www.smithinsurance.com](http://www.smithinsurance.com) by clicking on the "Request A Quote" link on the home page.

## Certificates of Insurance

If you or your mortgage company need a certificate of insurance as evidence of your home being insured, please visit our website at [www.smithinsurance.com](http://www.smithinsurance.com). An online form for requesting certificates of insurance can be located by clicking the "Certificates of Insurance" link on the home page. Completing this online form is the quickest and easiest way to obtain certificates of insurance from our agency. If you have additional questions about certificates of insurance, please contact Ashley Knappenberger via telephone (x100) or email ([ashleyk@smithinsurance.com](mailto:ashleyk@smithinsurance.com)). She will need the name and address of the mortgage company and a loan number in order to assist you.

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. DISCLAIMER: THIS INFORMATION IS MEANT TO BE USED AS A GUIDE IN PURCHASING YOUR PERSONAL INSURANCE COVERAGE'S AND DOES NOT ENCOMPASS ALL COVERAGES YOU MAY NEED. PLEASE CONSULT WITH YOUR PERSONAL INSURANCE AGENT TO DISCUSS YOUR PERSONAL SITUATION AND COVERAGE OPTIONS. NOTHING IN THIS LETTER SHALL CHANGE THE

POLICY TERMS, CONDITIONS, WORDING, OR WARRANTIES OF THE ASSOCIATION INSURANCE POLICIES.

## Smith Insurance Company

1120 Bethlehem Pike, Suite 208, P.O. Box 858, Spring House, PA 19477 (215) 542-5959 Phone • (215) 542-6990 Fax

  
**POOL CLOSING FOR THE  
SUMMER SEASON**



*The pool will be open on Sunday, September 15, 2013*

*so get in your last summer splash*

*The pool will be closed as of Monday, September 16, 2013.*

*To all of our Lifeguards, we value exceptional people going above and beyond and doing exceptional work.*

*Thank you for a wonderful summer.*

*Daylesford Lake Condominium Association*

*And*

*Rosemarie Weiss*

*Property Manager*



*Rosemarie's Corner*

- Welcome to Daylesford Lake the:  
Hopkins family  
Stephanie Beilman
- There are four units settling in the month of August. I will be welcoming the new unit owners in my next newsletter.
- The construction is moving along and excitement and interest is building in the area.
- Please visit our updated website at [www.daylesford-lake.com](http://www.daylesford-lake.com) and register.



A special thank you to all unit owners who have planted flower pots and flowers in their beds. This really makes the community look beautiful in the summer months.

