

BIENVENUE

September 2015
Board of Trustees
Bienvenue
1029 Jardin Ct.
Burlington, NJ 08016

Home Owner,

Bienvenue is resending the (see attached) information packet. Everyones cooperation is expected, returning the packet 100% COMPLETE! is expected, absolutely no exceptions. Owners will be given 30 days from today to return packet, or late fees WILL BE applied to your account. A \$30.00 late fee will be applied every month until we receive info. If you turn in info packet INCOMPLETE after 30 days of receipt of packet, it will be considered late and a late fee will be applied to unit. THIS IS YOUR NOTICE.

Just a friendly Reminder:

1. *STATE LAW* requires us to have Info.
2. *In case of an emergency*
3. *Property management*
4. *Bylaws state you are required to give info (or you are in violation of rules and regulations)*

Who we require info from:

Homeowners

Homeowner/Landlords

(If you have recently updated your info in the last two weeks disregard this letter)

LANDLORDS, at any point, residency changes in your unit you ARE REQUIRED to inform the Bienvenue Office. Lacking to do so, means your in violations of rules and regulations. Penalty will be assessed. (No Landlord Exceptions)

BIENVENUE
CONDOMINIUM ASSOCIATION, INC.
P.O. BOX 323
BURLINGTON, NJ 08016
PHONE (609) 387-2021 - FAX (609) 387-2055
biencondo@comcast.net

July 24, 2013

TO ALL UNIT OWNERS:

PLEASE TAKE NOTICE that the Rules and Regulations have been amended effective May 1, 2013.

Your attention is directed to **Rule 25** which reads in pertinent part: "Each unit owner shall obtain and maintain an appropriate condominium insurance policy insuring each unit owned by the said owner, considering said policy to be appropriate considering as to the instance of owner/occupancy of the unit or owner/rental of the unit. Each unit owner shall provide to the Association proof of the existence of the condominium policy as required herein and shall supply the said proof **within thirty (30) days** of the effective date of the Amended Rules, to wit: May 1, 2013. Further, each owner shall supply proof of the continuing coverage **on an annual basis**".

Therefore, each unit owner shall supply the proof of existence of the appropriate condominium policy **within thirty (30) days**. Further, each owner shall supply proof of continuing coverage **on an annual basis**.

Regarding unit owners that are renting or contemplate renting their unit, your attention is directed to **Rule 20** and specifically to subsections **(C) and (D)** which reads in pertinent part: "C. All leases for the unit shall not be for less than a term of one (1) year and must contained a **signed Lease Rider in the form required by the Association** as attached hereto. **Unit Owners must provide the Association with a complete and written copy of the Lease and Lease Rider ten (10) days prior to the commencement of the Lease. Landlords must disclose the names and contact numbers of all Tenants concurrent with the submission of such documents. Unit owners with existing tenancies must have Lease Rider signed for all existing leases. A current copy of all leases and Lease Riders for units at the Association must be provided on an**

ongoing basis with the Association's managing agent at the managing office. No owner shall lease less than the entire unit and the unit may only be used for normal residential purposes. **Unit owners must supply a copy of credit, landlord/tenant, criminal background reports, and a copy of the rental application regarding all proposed tenants. Unit owners must supply a copy of the Certificate of Occupancy issued by the Township regarding all tenancies prior to the tenant's occupancy of the unit. A suggested rental application is attached hereto".**

"D. Each unit owner shall inform his/her prospective tenant(s) and that the tenant(s) is obligated to abide by the governing documents and rules and regulations of the Association. All **unit owners** and adult tenants must sign a lease and **Lease Rider, and the Rules and Regulations (a copy of the Rules and Regulations can be obtained from the Association office) to each Tenant"**.

Pursuant to **Rule 20**, all unit owners are required to provide the Association a completed Information Report, a copy of which is attached to the Rules and Regulations.

Each unit owner that intends to rent its unit must supply a copy of credit, landlord/tenant, criminal background reports and a copy of a rental application regarding all proposed tenants prior to the entry of the lease. Attached to the Rules and Regulations is a copy of a proposed Rental Application to be utilized by unit owners.

An available service for obtaining the necessary reports that are required is a company known as Tenant Safe, (609) 249-2135 or (609) 350-8523. Use of this service is a suggestion and not a recommendation of the Association.

Enclosed is a copy of the Rules and Regulations effective May 1, 2013, which include the Lease Rider, suggested Rental Application and the required Information Report. Also enclosed is a copy of the Guidelines for Owner and Tenant Insurance responsibilities. **Multiple unit owners are required to provide completed documentation to the Association for all units owned. All unit owners are required to provide a completed Information Report to the Association.**

BOARD OF TRUSTEES

**RULES AND REGULATIONS
APPLICABLE TO
BIENVENUE CONDOMINIUM ASSOCIATION, INC.**

1. Automobiles must be parked in the assigned parking space for that unit. Unit Owners, their tenants and guests shall not park vehicles in the parking spaces assigned to other units. "NO PARKING" areas shall be enforced and the Board may order towing of any unlawfully parked vehicles at the owner's expense for both towing and storage. Cars with no Bienvenue stickers, or expired state inspection stickers, will be towed at the owner's expenses.
2. NO REPAIR or DEAD STORAGE of VEHICLES (including but not limited to cars, boats, motor scooters, trailers, etc.) After a 72 hour notice to remove such vehicles or equipment, the Association shall have the right to remove such vehicle or equipment at the expense of the owner.
3. Only private passenger vehicles shall be parked on the complex, no COMMERCIAL or other vehicles shall be permitted, except for maintenance purposes.
4. Use of the recreational facility comprising part of the common elements will be in such a manner as to respect the rights of other Unit Owners and residents. Use of recreational facilities will be controlled by regulations to be issued at time of rental.
5. No radio or television antennae, air conditioning units, satellite dishes or other appurtenance, or wiring for any purpose may be installed on the exterior of a building or protruding through the walls, windows or on the roof thereof without the written consent of the Association.
6. A unit owner may identify his/her unit with a nameplate of a type and size approved by the Association and mounted in a place and manner approved by the Association, metal signs only on front doors and only stick on numbers on storm doors. No other sign may be displayed outside the unit. "For Sale" or "For Rent" signs must be approved by the Association and displayed from inside the unit from a window from the inside of the unit.
7. The balconies and patios shall be used only for the purpose intended, only appropriate patio furniture and electric grills permitted to be placed on the balconies and patios. Charcoal and gas grills must be utilized a minimum of five (5) feet from the building. All other items are to be stored inside the unit. Drying of laundry or hanging of any objects outside the owner's unit is forbidden. No gas tanks shall be permitted to be stored on the patio or balcony or in a unit or heater room.
8. No articles belonging to a Unit Owner or occupants of any unit will be kept in the common elements, and these areas shall be kept free of obstruction.

9. Second floor units and stairs leading there shall be carpeted from wall-to-wall except in the bathroom and kitchen.
10. Disposition of garbage and trash shall be only by use of receptacles supplied by the Association. Furniture, appliances and other large items are to be placed in the bulk trash area. All refrigerators are to have the doors removed. Cardboard and cardboard boxes are to be crushed before being put in the dumpsters.
11. No pets will be allowed in the condominium, unless they are confined to the owner's unit. Pets must be registered with the Township and the Condominium Office and must have all current licenses and inoculations required by the Township and must comply with all Township regulations. No pet may be kept which may cause any annoyance of any kind to neighboring unit occupants. All pets shall be hand-carried or on a leash while outside the unit on the Condominium property. No pets will be left on patios or balconies or tied up outside the units. **AT NO TIME ARE PETS TO BE ALLOWED TO RUN FREE IN ANY AREA OF THE CONDOMINIUM PROPERTY. OWNERS OF PETS ARE TO WALK THEM IN THE "DESIGNATED PET AREA" LOCATED IN THE FIELD BY CAMPUS DRIVE. OWNERS ARE RESPONSIBLE FOR CLEANING UP FECES AND PLACING THE SAME IN A SEALED PLASTIC BAG FOR DISPOSAL.** Pets are not to be walked around any building or yard.
12. No unit owner or occupant may make or permit any disturbing noises in or outside the unit by the owner, owner's tenant, family, friends, servants, or guests nor do or permit anything to be done by such persons that will interfere with the rights, comfort, or convenience of the other unit owners or occupants. No unit owner or occupant may play or suffer to be played any musical instrument, phonograph, radio, television, stereo, vehicle radio if the same shall disturb or annoy the other unit owners or occupants of the Condominium. Stereo speakers should be elevated off the floor. Televisions and stereos placed on inside walls. Any activities both inside and outside the unit that are a source of noise including but not limited to the use of vacuum cleaners, washing machines, outside activities and the like, are strictly forbidden between the hours of 10:00PM and 8:00AM. The hours of 10:00PM through 8:00AM shall be designated "QUIET TIME". No unit owner, owner's tenant, family, friends, servants, or guests shall permit any child of the age of fourteen (14) or younger to be outside of the unit between the hours of 9:00PM and 8:00AM
13. Unit Owners or occupants shall not occupy or use their units in any manner which is a source of annoyance to other residents, or which interferes with the safe and peaceful possession, enjoyment and proper use of units by other residents, or which is so disorderly as to destroy the peace and quiet of the occupants or other tenants residing therein.

14. No Unit Owner, occupant, tenant or guest shall willfully or by reason of gross negligence cause or allow damage, destruction, or injury to the premises or to other owners, residents, tenants or guests.
15. All other requirements of the Master Deed and By-Laws shall be complied with and enforced by the Board of Trustees.
16. Annual dues and assessments shall be paid by the respective unit owners in equal monthly installments and shall be due on the 1st (FIRST) day of each month. Dues and assessments not paid by the 10th (TENTH) day of each month will be deemed late, a thirty (30) day late charge will be imposed each month if there is an outstanding balance. On the occasion the tenth of the month falls on a Saturday, Sunday or holiday, the next business day will be considered the tenth. In the event payment regarding dues and assessments, including any additional charges, is delinquent for a period of thirty (30) days, the Board of Trustees may file a lien against the property. **LEGAL FEES WILL ALSO BE ASSESSED AGAINST THE UNIT OWNER.** In the event payment of dues and assessments, including any additional charges, is delinquent for a period of sixty (60) days after the due date, the Board may initiate legal action and exercise its option to accelerate payment of the remaining yearly installments and the entire amount of the assessment shall become due and payable. A lien for such accelerated assessment shall be filed. The Board or Management Agent or Agent acting on behalf of the Board, may send notification of the action to the unit owner and the mortgage lender. **LEGAL FEES AND COSTS WILL ALSO BE ASSESSED AGAINST THE UNIT OWNER.** As long as the unit owner's account remains delinquent, the right of the delinquent unit owner to use the facilities of the Condominium Association and to serve on any committee established by the Board shall be suspended until such delinquent assessment has been paid, unless relief is granted by special resolution of the Board.
17. Checks rejected by any bank for any reason shall be assessed a charge of \$40.00 or the amount charged by the bank, whichever is greater.
18. There shall be no alterations to the common elements without the express written approval of the Board of Trustees. This includes windows, doors, patios and balconies.
19. All Rules and Regulations applicable to the condominium shall be enforced against the Unit Owner. The Board may make direct contact with tenants with notification to the owners; however, the owner is responsible for the assessment of any fines or penalties.
20. A. Every unit owner shall supply to the Board, his/her name, address, telephone number of home, work, cellular, and a list of all occupants, including the names and ages of all children to occupy the unit, vehicle information, and such other information as requested by the Association, immediately upon purchasing the unit, by completing the Association Information Report.

B. Any unit owner who intends to rent his/her unit shall provide the Board of Trustees with the name, address, telephone number of work, home, cellular of the occupants of the premises, a list of all occupants and names and ages of the children to occupy the premises, vehicle information, pet information, photo identification of both owners and tenants, and such other information requested by the Association, by completing the Association Information Report attached hereto, a copy of the lease and Lease Rider as attached hereto.

C. All leases for the unit shall not be for less than a term of one (1) year and must contain a signed Lease Rider in the form required by the Association as attached hereto. Unit Owners must provide the Association with a complete and written copy of the Lease and Lease Rider ten (10) days prior to the commencement of the Lease. Landlords must disclose the names and contact numbers of all Tenants concurrent with the submission of such documents. Unit owners with existing tenancies must have a Lease Rider signed for all existing leases. A current copy of all leases and Lease Riders for units at the Association must be provided on an ongoing basis with the Association's managing agent at the managing office. No owner shall lease less than the entire unit and the unit may only be used for normal residential purposes. Unit owners must supply a copy of credit, landlord/tenant, criminal background reports, and a copy of the rental application, regarding all proposed tenants. Unit owners must supply a copy of the Certificate of Occupancy issued by the Township regarding all tenancies prior to the tenant's occupancy of the unit. A suggested rental application is attached hereto.

D. Each unit owner shall inform his/her prospective tenant (s) and that the tenant(s) is obligated to abide by the governing documents and rules and regulations of the Association. All Unit owners and adult tenants must sign a lease and lease Rider. Unit Owners shall supply a copy of the Lease, Lease Rider, and the Rules and Regulations (a copy of the Rules and Regulations can be obtained from the Association office) to each Tenant.

E. If the unit owner is in arrears for unpaid assessments, fines or other dues and charges, the Association may require the tenant to make payment to the Association of its rent and the Association shall apply same to the unit owner's outstanding balance. Failure of tenants to make such payment to the Association will be a violation of these rules and regulations and subject to the remedy set forth herein or in the lease Rider. Failure of any unit owner to comply with the terms and requirements contained herein shall result in the imposition of a fine in the amount determined by the Board which shall be collected in the same manner as provided for in the governing documents for the collection of delinquent assessments and such other action from the Association that is authorized to obtain compliance.

F. All required information provided by the unit owner must be updated within ten (10) days of any changes thereto.

21. Occupancy of the units shall be in strict accordance with the provisions of the New Jersey Multiple Dwelling Act and Burlington Township Ordinances regarding occupancy.
22. The Board may delegate authority to any individual or committee to act on its behalf to investigate and bring charges against any Unit Owner. Any imposition of fines or penalties shall be the responsibility of the Board.
23. Every unit owner must maintain utility services at the unit. Every unit owner shall maintain the heat in their unit at not less than 68 degrees from October 1 through May 1.
24. All minor children shall be in compliance with all state and local laws, rules and regulations regarding safety, including the wearing of protective helmets.
25. Each unit owner shall obtain and maintain an appropriate condominium insurance policy insuring each unit owned by the said owner, considering said policy to be appropriate considering as to the instance of owner/occupancy of the unit or owner/rental of the unit. Each unit owner shall provide to the Association proof of the existence of the condominium policy as required herein and shall supply the said proof within thirty (30) days of the effective date of this Resolution, to wit: May 1, 2013. Further, each owner shall supply proof of the continuing coverage on an annual basis.

THE FOREGOING RULES AND REGULATIONS ARE SUBJECT TO AMENDMENT AND TO THE PROMULGATION OF FURTHER REGULATIONS IN THE MANNER PROVIDED BY THE MASTER DEED AND BY-LAWS.

Effective May 1, 2013

EXHIBIT A

BIENVENVENUE CONDOMINIUM ASSOCIATION

REGULATION ON LEASE OF UNITS

LEASE RIDER

THIS RIDER to the Lease between _____ (hereinafter the "Landlord/Unit Owner") and _____ (hereinafter the "Tenant(s)") is entered into on this _____ day of _____, 20_____.

IT IS HEREBY AGREED to as follows:

1. LEASE SUBJECT TO ASSOCIATION GOVERNING DOCUMENTS. The provisions of the Association's governing documents, including the Master Deed, By-Laws and Rules and Regulations of the Association, constitute material provisions of this Lease and are incorporated by reference in this Lease. If any provisions of the Lease is not consistent with the Association's governing documents, the governing documents will control. **Landlord shall supply a copy of the Lease, Lease Rider, and the Rules and Regulations (a copy of the Rules and Regulations can be obtained from the Association office) to each Tenant.**

2. VIOLATION OF GOVERNING DOCUMENTS IS GROUNDS FOR EVICTION. Failure to comply with the Association's governing documents as defined in the preceding paragraph constitutes a material breach of this Lease and shall be grounds for eviction. In the event that the Tenant violates a provision of the governing documents, the Association shall notify Tenant and Landlord in writing. If after thirty (30) days Tenant continues to violate the governing documents, the Landlord shall have the obligation to commence eviction proceedings against the Tenant. If the Landlord fails to commence eviction proceedings against the Tenant, the matter shall be forwarded to the Association's attorney and the Association's attorney shall notify the Tenant and Landlord in writing by certified and regular mail that if there is not compliance with the Association's governing documents within ten (10) days of receipt of said notice, the Association shall have the right to commence eviction proceedings in the name of the Landlord against the Tenant. The Landlord will be responsible for all legal fees and costs the Association incurs as a result of instituting such proceedings.

3. LANDLORD'S OBLIGATION TO THE ASSOCIATION. Landlord/Unit Owners must provide the Association with a complete and written copy of the Lease and Lease Rider ten (10) days prior to the commencement of the Lease. Landlords must disclose the names and contact numbers of all Tenants concurrent with the submission of such documents.

4. NO SUBLET. The Tenant shall not sublet all or part of the unit being leased without prior written consent of the Association.

5. **FAILURE OF UNIT OWNER TO PAY ASSOCIATION DUES.** If a Landlord/Unit Owner is in arrears of his/her dues or other fines and assessments, their tenants will not be permitted to use of the clubhouse facility until such time all outstanding balances due and owing to the Association have been paid in full. In the event a Unit Owner falls into arrearage with respect to his/her common assessments, fines or other dues, the Tenant(s) hereby agrees and the Unit Owner hereby authorizes the Tenant to turn over their monthly rental payment to the Association, said payment will be applied to the Unit Owner's outstanding balance. A fifty dollar (\$50.00) administration fee will be assessed to the Unit Owner's account for each month that the rent is paid to the Association. A copy of this request for payment will be sent to the Landlord via regular mail to his/her unit address or such other address as the Landlord may specify. Any surplus will be returned to the Unit Owner. Failure of the Tenant to make payment of the rent to the Association will be a violation of these Rules and Regulations and subject to the remedial action set forth herein, including but not limited to termination of the lease and eviction.

6. **NO COMMERCIAL VEHICLES** shall be permitted on the Association's grounds unless in the process of delivering goods and/or materials or present on the property in connection with furnishing services to a unit.

7. The Unit shall be occupied by no more than _____ persons whose names, ages, and contact information are listed below for identification purposes for the Association record keeping. **ONLY THE FOLLOWING INDIVIDUALS SHALL OCCUPY THE UNIT:**

Name: _____ Age: _____

Name: _____ Age: _____

Name: _____ Age: _____

Name: _____ Age: _____

IF PERSONS OTHER THAN THOSE LISTED ABOVE OCCUPY THE UNIT THE TENANT WILL BE IN VIOLATION OF THIS LEASE AND SUBJECT TO EVICTION.

8. **GOVERNMENTAL REQUIREMENTS.** Notwithstanding the above, the Tenant shall comply with all federal, state, and local requirements concerning the occupancy and use of the unit, including but not limited to New Jersey Department of Community Affairs regulations and township ordinances concerning the number of individuals who may reside in the unit, in conjunction with any related provisions of the Governing Documents and/or Rules and Regulations. Failure to comply shall constitute a material breach of this Lease.

Dated this _____ day of _____, 20

WITNESS:

LANDLORD/UNIT OWNER(S):

WITNESS:

TENANT(S);

Applicant _____ Social Security # _____

Date of Birth _____ Marital Status _____

Cell Phone _____ Work Phone _____ Email Address _____

Co-Applicant _____ Date of Birth _____ Social Security # _____

Persons other than applicants:

1. _____ Relationship _____ Age _____

2. _____ Relationship _____ Age _____

3. _____ Relationship _____ Age _____

NO OTHER PERSON WILL BE PERMITTED TO LIVE ON PREMISES

RESIDENCE

Applicant's Present Address _____ City _____ State _____ Zip _____

How Long _____ Landlord's Name _____ Phone _____

Landlord's Address _____ City _____ State _____ Zip _____

Monthly Rent _____

Co-Applicant's Present Address _____ City _____ State _____ Zip _____

How Long _____ Landlord's Name _____ Phone _____

Landlord's Address _____ City _____ State _____ Zip _____

EMPLOYMENT

Applicant Employed by _____ Phone _____

Address _____ City _____ State _____ Zip _____

Position _____ Income _____ weekly/monthly Time Employed _____

Co-Applicant Employed by _____ Phone _____

Address _____ City _____ State _____ Zip _____

Position _____ Income _____ weekly/monthly Time Employed _____

PETS (Must be approved by Owner)

Type of Pet _____ Breed _____ Weight _____ Age _____

Color/Markings _____ Pet's Name _____

APPROVAL OF APPLICATION

I hereby grant the Owner, or its designee, the right to process a credit, landlord-tenant, and criminal background report along with the above application and to release the obtained reports to the Bienvenue Condominium Association. This application is made by the undersigned for the purpose of obtaining a lease, The statements and information herein are to the best of our knowledge and belief true, correct and complete. The owner is hereby authorized to verify the statements contained herein.

THE ACCEPTANCE OF THIS APPLICATION IS SUBJECT TO SATISFACTORY CREDIT, LANDLORD-

TENANT, AND CRIMINAL BACKGROUND REPORTS AND THE APPROVAL OF THE OWNER. BY

AFFIXING THEIR SIGNATURES HERETO, APPLICANT AND CO-APPLICANT REPRESENT AND CERTIFY

THAT THEY HAVE READ THIS ENTIRE APPLICATION AND UNDERSTAND THE TERMS HEREOF.

Owner _____

Applicant _____

Date _____

Co-Applicant _____

LANDLORD AND TENANT REGISTRATION STATEMENT

To comply with P.L. 1974 Chapter 50

N.J.S.A. 46:8-27 et seq.

Property Name and Location _____

A. Name and address of record owner:

B. If a record owner is a corporation, name and address of the registered agent and corporate officers:

C. Name and address of a person who resides in or has an office in the county in which premises are located and is authorized to accept notices from a tenant and to issue receipts therefor and to accept service of process on behalf of the record owner:

D. Name and address of managing agent of premises, if any:

E. Name and address of individual employed by owner or managing agent to provide regular maintenance service:

F. Name, address and telephone number of a representative who may be reached at any time in the event of an emergency and who has the authority to make emergency decisions concerning the premises and any repair thereto or expenditure in connection therewith:

G. The name and address of every holder of a recorded mortgage on the premises:

Date: _____

An amended registration statement shall be filed within seven (7) days after any change in the foregoing information.

This registration statement to be filed with the Clerk of the Township with a copy to the Housing Inspector.

BIENVENUE CONDOMINIUM ASSOCIATION, INC.

P.O. Box 323
Burlington, New Jersey 08016-0323
biencondo@comcast.net
609-387-2021

INFORMATION REPORT
(PLEASE PRINT)

OWNER INFORMATION:

UNIT # _____ PARKING SPACE# _____

OWNERS NAME _____ SOCIAL SECURITY # _____

CO-OWNER NAME _____ SOCIAL SECURITY # _____

ADDRESS _____

PHONE # (HM) _____ (WK) _____

PHONE # (C) _____ EMAIL _____

EMERGENCY CONTACT- OWNER:

NAME _____ PHONE# _____

ATTACH COPY OF PHOTO ID'S OF OWNERS

**ATTACH PROOF OF UNIT OWNER CONDOMINIUM INSURANCE COVERAGE-
(OWNER OCCUPIED OR LANDLORD POLICY)**

IF LEASED, TENANT INFORMATION:

NAME _____ NAME _____

PHONE # (HM) _____ (WK) _____

PHONE # (C) _____ EMAIL _____

BOTH OWNER or TENANT OCCUPIED:

NAMES OF ALL OTHER OCCUPANTS AND AGE IF UNDER 18

NAME _____ AGE _____

NAME _____ AGE _____

NAME _____ AGE _____

NAME _____ AGE _____

INFORMATION REPORT
(PAGE TWO)

EMERGENCY CONTACT- TENANT:

NAME _____ PHONE# _____

ATTACH COPIES OF PROSPECTIVE TENANT CREDIT REPORT; LANDLORD/TENANT REPORT; AND CRIMINAL BACKGROUND REPORT.

ATTACH COPIES OF PROPOSED SIGNED LEASE, SIGNED LEASE RIDER, AND TOWNSHIP CERTIFICATE OF OCCUPANCY.

ATTACH COPIES OF PHOTO ID'S FOR TENANTS.

VEHICLE INFORMATION:

OWNER NAME _____ MAKE _____

YEAR _____ TAG# _____ STATE _____ COLOR _____

OWNER NAME _____ MAKE _____

YEAR _____ TAG# _____ STATE _____ COLOR _____

OWNER NAME _____ MAKE _____

YEAR _____ TAG# _____ STATE _____ COLOR _____

PETS:

TYPE OF PET _____ BREED _____ WEIGHT _____ AGE _____

COLOR/MARKINGS _____ PET'S NAME _____

TYPE OF PET _____ BREED _____ WEIGHT _____ AGE _____

COLOR/MARKINGS _____ PET'S NAME _____

INSURANCE RESPONSIBILITIES

Just as your association has certain insurance responsibilities, unit owners and tenants have responsibilities as well. This letter should help you define both.

Condominium Associations commonly provide insurance for the following: (check with your Condominium Manager to confirm what coverage is in place.)

- Building Coverage including common elements and limited common elements. Unit Coverage, if any, is defined by your association policy and master deed.
- Liability protection in the common areas
- Liability protection for your board members
- Theft of association funds by an employee or manager
- Flood insurance (if in a special flood hazard area)

Unit insurance is important whether you personally live in your unit or choose to rent to others. This guide will help you define insurance coverage to fit your situation.

If you are an owner and live in your unit you need an HO-6 policy. Important coverage found on this policy can include coverage for your personal belongings and coverage for the unit not included in the Association Master Policy. Personal liability coverage is also included.

If you are an owner and rent your unit to others you need a property and liability policy that includes the coverage described above. "The Rental to Others Endorsement" must also be added to protect your rental exposure. The common name for this is a Condominium Unit Owner Policy.

If you are a tenant you need an HO-4 policy, or "Renter's Insurance" to protect your personal belongings and personal liability.

The following coverage will provide further protection for your condominium investment and minimize your out of pocket expense for an uninsured loss.

Flood damage protection for your unit or your personal property is not included on any of the above unit owner policies. Flood insurance is available in coastal and non-coastal areas.

Loss Assessment coverage protects you in the event you are assessed by your association for a loss which is below the association deductible, or above the association limits, and the cause of loss is an insured peril in your unit policy. Limited coverage is often provided on the above policies, but limits should be reviewed to fit your specific needs.

Personal Umbrella policies affords additional personal liability coverage than that provided by your unit owners or homeowners policy.

Unit Owners have special and unique insurance needs and that is why our agency stands ready to assist and guide you.



**J.S.
Braddock Agency**

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1700 Columbus Road, Suite 104D, Burlington, NJ 08016
609.654.5800