

CLEARVIEW HEIGHTS CONDOMINIUM ASSOCIATION
Special Meeting
February 19, 2019

Present: Karen Burkinshaw, Richard Lacasse, Norman Muller, and three unit owners.

Ms. Burkinshaw called the meeting to order at 6 p.m.

The purpose of the meeting was to enable owners to ask questions about condo insurance coverage. Our guest speaker was Mr. Paul Lesukoski of Berkshire Insurance.

The following points were made:

- Two years ago, we changed our master insurance policy to provide “all in” coverage. This means your individual condo policy should cover primarily your contents. Contents can best be described as everything you would take with you when you move.
- Your contents should be covered on a replacement cost basis. A good idea would be to take pictures of your unit to include all the contents as well as the improvements you have made. Obviously, receipts for all your possessions would also be helpful in proving what you had in case of a loss.
- Make sure you have special form coverage for the dwelling portion of your policy.
- Your condo policy should include liability coverage in case anyone were to be seriously injured inside your unit.
- Medical Payments to Others would cover the minor costs involved in case anyone had an accident in your unit. An example would be if a person tripped on your rug and broke their eyeglasses.
- Loss Assessment coverage would cover the cost of a special assessment to cover a shortfall in coverage of the master policy. This would not cover special assessments for such things as a new roof or a shortage in the snow removal budget.
- Loss of Use coverage would pay unusual living expenses if, as a result of damage, your unit was not usable for some length of time and you had to find alternative living arrangements.
- The best thing is to take a copy of our insurance resolution or obtain a copy of the master insurance coverage and give these to your insurance carrier so he/she can make appropriate recommendations for your condo insurance coverage. Our web page tells you how to obtain the above information.

There being no further questions, the meeting adjourned at 6:30 p.m.

Respectfully submitted,



Norman Muller
Vice President