

FELDSOTT & LEE



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February 17, 2021

SENT VIA EMAIL ONLY

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To the Members of
Turtle Rock Vista Community Association
c/o Western Property Management Services
Attn: Susanne Castro
23282 Mill Creek Drive, Suite 320
Laguna Hills, CA 92653

Re: Turtle Rock Vista Community Association
Don't Get Caught Without Insurance!!

Dear Members:

As you know, Turtle Rock Vista Community Association is a condominium development. Your Association, in accordance with the provisions of the CC&Rs, pays for casualty insurance (for example, fire) which covers the common area, plus those parts of the units which are fixtures. A fixture is something which was personal property and becomes real property when permanently affixed to real property (for example, cabinets, sinks, toilets, dishwashers, floor coverings, etc.). The Association's policy, however, only covers original installation by the developer. IT DOES NOT COVER OWNER UPGRADES.

If you added a room addition or walnut flooring or hand painted tile in the bathroom, the upgrade is not covered by the Association's policy. All of you should have purchased an individual condominium owners policy. This protects your furniture and also provides for liability coverage. Under your condominium owners policy, you can also purchase from the insurance company a special rider to cover any and all upgrades you have made to your unit.

As most of you over the years have made upgrades to the interior of your property. You need to know that the Association's insurance policy does not cover the cost of the upgrade. If you wish to have upgrades covered, then you need to contact your insurance agent and request a rider to your condominium owners policy.

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If you have any questions concerning the foregoing, please do not hesitate to contact your property manager.

Very truly yours,

FELDSOTT & LEE

BY



STANLEY FELDSOTT

SF/rs