



Thomas Choice Gardens Condominium

19405 Brassie Place, Montgomery Village, MD 20886

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Dear Homeowner,

You are strongly encouraged to take action on the recommendations on your Preventative Maintenance Report to prevent damage to your unit, and/or adjacent units. Most of the repairs can be performed by TCGC maintenance staff by taking advantage of our In Unit Service Program. We encourage you to consider it and compare options available for making repairs to ensure all of your systems are in working order.

By performing preventative maintenance, you are taking steps to avoid damages by correcting problems sooner than later. More than 50% of the repairs the association has to perform in units every year are a result of lack of maintenance. Claims can be costly and, in certain situations, financially debilitating for both the owner and the association. For the association, too many claims can increase premiums or cause the master policy to be cancelled. Corrective action now will result in savings to you and this association since fewer claims are rewarded by lower premiums.

Owners, please be reminded that your HO-6 insurance policy will help provide coverage for your personal property, unit improvements, betterments, additions and alterations, additional living expenses, personal liability and the association's master policy deductible of \$10,000. As the owner, you will be required to pay for the first \$10,000 of the association's master policy deductible if a loss is caused by anything in your unit or serving only your unit. Please be reminded that sources of damage are not limited to things that can be seen (water lines, toilet wax rings) which is why we advise, in the strongest of terms, that you check with your HO-6 policy agent or company to determine if your policy provides sufficient coverage in the event of a loss.

Non-Resident owners may not need coverage for personal property or additional living expenses; however, you do have all of the insurable exposures of a resident owner. Additionally, non-resident owners have an exposure for loss of rental income, which can be insured against. As an owner are also responsible for the actions or neglect of your tenants. Please encourage your tenants to purchase an HO-4 policy to provide coverage for

personal property, additional living expenses, and personal liability. This policy costs less than \$175 a year and protects your investment as well as their belongings.

Sincerely,

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Note: All unit owners are encouraged to clean the HVAC closet of all dust, droppings and anything stored there. The only items that should remain are those intended to facilitate assisting with treating pest issues. All penetrations into the closet should be sealed to assist in keeping any rodent traffic from traveling between units. Unit owners are responsible for all penetrations into the unit including those under the sink, dishwasher and stove.