

El Tovar Condominiums Homeowners Association

PO Box 5720 • Mesa, AZ 85211-5720
P: (480) 649-2017 • F: (480) 649-0902
www.gothoa.com

INSURANCE AND ASSOCIATION RULES

Date: 11/6/2018
Lot/Unit:
Address: 17 E Ruth Ave

Dear Community Member,

The Board of Directors has adopted the enclosed Association Rules and Regulations, including Registration that requires all owners, occupants, tenants, landlords and management companies to register with El Tovar. We have also been mandated by the Association's insurance company to obtain a Certificate of Insurance from each owner for our policy to remain in effect.

Insurance Information:

Travelers Insurance terminated insurance coverage for El Tovar Condominiums due to the number of water intrusion claims over the last several years. New insurance coverage has been obtained, however, they have placed two (2) requirements that the Association must adhere to: 1) They required the Board adopt a Water intrusion policy. In the spring of 2018 the Board adopted the Water Intrusion policy, which was distributed to all owners. If you do not have a copy of this policy, please visit <https://gothoa.com/eltovar/>. 2) They also require that every owner provide proof of homeowner insurance (or landlord insurance) along with a Certificate of Coverage listing El Tovar Condominiums as an additional Insured.

- **Every owner must submit the Certificate of insurance listing El Tovar Condominiums as an additional Insured by December 10, 2018.** It is very important that we receive the certificate of insurance from every owner, or there is a possibility of the Association's insurance being cancelled.
 - **If the Certificate of Insurance is not received by December 15, 2018, a \$250 fine will be assessed.**
 - If the Association's insurance is cancelled because of specific owners not submitting the certificate of insurance, legal action may be taken against those owners.
- If you do not have homeowner or landlord insurance, please reach out and purchase a policy today. It is a requirement. If you are not sure what insurance to obtain, there are several insurance agents that specialize in Homeowners Insurance that are happy to assist you.
- If you are renting your unit, please make sure your renter has obtained rental insurance. Personal items damaged, or lodging accommodations are never covered by the landlord insurance, nor the Association's insurance.

Registration: All owners must submit a completed Registration form by December 10, 2018.

Why is everyone required to register? In an aging condominium community, we need to have current contact information for every resident in case of emergencies (fire, plumbing, etc.). Why is the HOA requiring all animals to be registered? In case of an emergency. We need to have a list of all residents and animals to determine if the emergency responders need to access units to save people and/or animals. If there happens to be a fire, wouldn't you want the emergency responders to try and rescue your family pets? If we don't know they are there, how will we know they need saving?

How to submit your Certificate of Insurance and Registration Form

- 1) You may email your documents to info@gothoa.com
- 2) You may fax your documents to 480-649-0902
- 3) You may mail your documents to
El Tovar
c/o Preferred Communities
PO Box 5720
Mesa AZ 85211

Association Rules and Regulations

The Board of Directors adopted the enclosed revised Rules and Regulations. There are several changes and clarifications that will assist in maintaining the common areas, walk ways and common areas in addition to enhancing the appearance of the community.

Please take the time to review the revised rules and regulations and bring your units into compliance by December 10, 2018. Ongoing property inspections will be conducted, resulting in violation notices and fines for those who are not in compliance.

If you are a landlord and rent your unit, it is your responsibility to make sure your tenants receive a copy of the Rules and Regulations. All owners are responsible for ensuring their units are in compliance with the Rules and Regulations.

Thank you for your cooperation in submitting your Certificate of Insurance and Registration forms as soon as possible and bringing your units into compliance with the Revised Rules and Regulations.

If you have any questions or concerns regarding this notice, please contact Preferred Communities at 480-649-2017 or info@gothoa.com

Sincerely,

Preferred Communities
at the direction of:
El Tovar Board of Directors



Don't be the reason El Tovar loses insurance coverage!
Submit your Certificate of Insurance and Registration form
By December 10, 2018

Send the documents to info@gothoa.com