

#### WELCOME TO WINDSOR COURT

Within this packet you will find information regarding Windsor Court, which will help you become acquainted with the property and the role of Atlantic States Management Group and the Windsor Court Property Regime. The Master Deed & By-Laws for the Regime are available on Windsor Court's page on our website at <a href="https://www.atlanticstatesmgmt.com">www.atlanticstatesmgmt.com</a>. If you would prefer to have us mail you a hard copy, please contact us at 843-785-3278. Also, be sure to sign up for access at Windsor Court's own website at <a href="https://www.windsorcourtconnection.com">www.windsorcourtconnection.com</a>.

Coupons for making your monthly regime payments through the regime fiscal year end will be mailed once we receive the settlement package from your closing attorney. **PLEASE MAKE SURE THAT ALL CHECKS FOR YOUR MONTHLY DUES ARE MADE PAYABLE TO WINDSOR COURT HPR** and are returned to our mailing address. An Owner Information Form is also included with this correspondence. Please complete this form and return it back to our office. This will ensure we are able to contact you should an emergency arise.

#### YOUR MANAGEMENT TEAM

Property Manager: Kent Eddy, ext 6510 or <a href="mailto:KEddy@atlanticstatesmanagement.com">KEddy@atlanticstatesmanagement.com</a>

Asst. Property Manager: Kerri Cogen, ext 2012 or <a href="mailto:KCogen@atlanticstatesmanagement.com">KCogen@atlanticstatesmanagement.com</a>

General Manager: David Howard, ext 1001 or DHoward@atlanticstatesmanagement.com

Reception/Keys/Pest Control: Front Desk, ext 1014 or Service@atlanticstatesmanagement.com

Accounts Information: Nikki Wright, ext 1000 or NWright@atlanticstatesmanagement.com

#### **OFFICE LOCATION & HOURS**

Office Location: 4 Pensacola Place Suite B Hilton Head, SC 29928

Mailing Address: P.O Drawer 5, Hilton Head, SC 29938

Hours: Monday-Friday 8:00 a.m.-4:00 p.m.

Phone: (843) 785-3278

Fax: (843) 785-3381

## **OWNER INFORMATION FORM**

In order that we may notify you in case of an emergency, we ask that you complete the emergency information below for our files.

REGIME: _	Windsor Court	_	Unit #	
Name of Owners (as recorded with the Beaufort County Courthouse):				
Mailing Add	dress for all Owners:			
Villa Phone	Number:			
Office Numb	ber:			
Cell Phone I	Number:			
E-Mail addr	ess*:			
E-Mail addr *Will not be	ess*:e given out. Only used for	or Regime corresp	ondence.	
Do you rent	your property? :	YES	NO	
If yes, please	e list the following infor	mation for your re	ntal company:	
Rental Com	pany:			
Phone Numl	ber:			
	son:			
In case of an	n emergency, please noti	fy:		
Email Addre	ess:			
Day Phone:		Evening	Phone	

# Windsor Court Rules & Regulation

These rules and regulations have been established by the Regime Board in accordance with the Bylaws for the benefit of all the residents and guests. Your adherence to them is greatly appreciated. All problems should be reported to Atlantic States Management, Inc. at (843)785-3278 or Palmetto Dunes Security at (843)785-1125.

- 1. Residents/guests shall not throw or leave trash or garbage outside the disposal installation (rubbish chutes and trash rooms) provided for such purpose at the property. Trash chutes at Windsor Court South are located in the hallway to the left when facing the elevator. Trash chutes at Windsor Court North are located in the hallway to the right when facing the elevator. Only bagged or tied trash is permitted in trash chutes. Large items (oversized bags, pizza boxes, etc.) and loose trash must be deposited directly into the trash bins in the trash room on the garage level.
- 2. Residents/guests shall not run, play, ride bicycles or rollerblade in the parking area, common hallways, stairways, walkways, or pool areas.
- 3. Residents/guests shall not store any items in the common areas of the property. Bicycles are not permitted in common hallways or stairwells. Bicycle racks have been provided in the garage level for your use.
- 4. The pool and spa are for use of Windsor Court owners and guests only. Pool rules, posted by the bath facilities, will be enforced. Proper bathing attire must be worn; cutoffs are not acceptable. Parents are responsible for the actions of their children. No diapered children are permitted in the pools or spa. Toys, floats, balls and recreational devices of any kind are not permitted in the pools or spas. Only radios equipped with individual earphones are permitted at the pool areas.
- 5. Pool and deck furniture and their cushions are not to be moved or removed from the pool area.
- 6. Residents/guests shall not hang garments, towels, rugs or similar objects from the windows, balconies, or entrance hall railings.
- 7. Residents/guests should not throw food, trash, rocks or other debris in the ponds.
- 8. Residents/guests shall exercise due respect for all in avoiding unnecessary noise or the use of radios, televisions, musical instruments and amplifiers that may disturb other residents /guests.
- 9. Residents/guests shall not act so as to interfere unreasonably with the peace and enjoyment of the residents/guests of the other units in the property.
- 10. Lateral parking in the garage area is prohibited. Residents/guests must park in designated spaces. Illegally parked vehicles will be subject to towing at owner's expense.
- 11. Residents/guests shall not operate, park or store on the property any recreational vehicles, motor homes, mopeds, trucks, trailers, commercial vans or boats.
- 12. Residents/guests shall return luggage carts to the garage level after each use.
- 13. Any tampering with or removal of light fixtures, bulbs or covers is strictly prohibited. Residents/guests will be responsible for any such damage.
- 14. Residents shall not maintain any pets that cause distress to co-owners through barking, scratching, biting or damaging of property. Guests are not permitted to have pets on property.
- 15. Residents/guests shall not operate or utilize any charcoal or gas grills, either permanent or

- portable, on the decks or balconies or in close proximity of the building. Such use is a violation of local fire ordinance.
- 16. All vertical/horizontal blinds, draperies or shutters mush have a white backing when visible from the exterior.
- 17. No owner, resident or lessee shall install wiring for electrical or telephone installation, television or radio antenna, air conditioning fixtures or similar objects outside of his unit or which protrudes through the walls or the roof of his unit except as authorized by the Regime Board.
- 18. Residents shall not post or install advertisements, posters or signs of any kind in or on the property except as authorized by the Regime Board.
- 19. Residents or guests shall not clean dust mops, rugs or similar objects from the windows or balconies or by beating on the exterior of the property.

# Windsor Court Pet Rules & Regulations

Unit Owners may keep dogs, cats, and other usual and customary household pets in their units. Such Permitted Pets shall be subject to the following conditions and such reasonable conditions as the Board of Directors may by rule and regulation impose:

- A. Pets of any kind may not be kept, bred or maintained within the Unit for commercial purposes;
- B. Such pets shall not exceed such number and kind as to interfere with the quiet enjoyment of Windsor Court and its residents;
- C. Pets shall not be allowed upon the Common Elements unless restrained by a leash, transport box or cage;
- D. Unit Owner's shall comply with such Pet Rules as may be adopted by the Board of Directors from time to time.
- E. No Unit Owner or resident shall maintain any pet which, in the sole discretion of the Board of Trustees, is considered to be a danger to the owners, management staff, or occupants of Windsor Court.
- F. All pets must be in compliance with all applicable governmental laws, ordinances, rules and regulations.
- G. Each Unit Owner keeping such a pet that violates any of the above conditions or permits any damage to or soiling of the Common Elements or permits any nuisance or unreasonable disturbance or noise shall:
  - (a) be assessed by the Board of Directors or the Management Agent for the cost of the repair of such damage or cleaning or elimination of such nuisance; and/or
  - (b) be levied such fines as the Board of Directors may reasonably determine; and/or
  - (c) be required by the Board of Directors to permanently remove such pet upon five (5) days' written notice.

# **Regime Maintenance Responsibilities**

The Regime fee paid by owners each month includes maintenance of the following:

- All common areas: pool, pool bathrooms, BBQ area, pool furniture, roadways, grounds, common area lighting, playground, elevators, hallways, etc.
- Building exteriors: siding, roofs, common area railings and steps.
- Household garbage removal
- Monthly exterminating service
- Landscape maintenance
- Common water and sewer line maintenance and repair.

In general, most of the items outside the units are handled through the regime. Windows & doors and balcony flooring are exceptions, with the responsibility of maintaining, repairing and/or replacing these items falling to the owner.

# **Owner Maintenance and Repair Responsibilities**

The owner is responsible for all maintenance and repair inside their unit. Article V, Section 4 (a) 1-9 of the Master Deed states that the owner of each unit is responsible for maintenance and repair of:

- 1. The doorways, windows, vents, and other structural elements in the walls, floors, and ceiling of the Unit which are regarded as enclosures of space
- 2. The doors opening into the Unit and into any mechanical area integral to the Unit, including the frames, casings, hinges, handles, and other fixtures which are part of the doors.
- 3. The window glasses, screens, frames, wells, and casings which are part of the windows opening from the Unit
- 4. The plumbing and mechanical vents which exclusively serve the Unit.
- 5. The appliances, air conditioning and heat pump units, (compressors, air handlers and condensers), water heaters, lavatories, bath tubs, toilets, carpeting, floor covering, flooring, trim, ceilings, walls, insulation, and other fixture, furnishings, and building materials which are part of the Unit at the time of initial closing from Declarant to the Unit Owner, and any subsequently replacement thereof.
- 6. The screens, lattice work, partitions, railings, or balustrades bounding or enclosing any deck, walkways, porch or service area that is integral and exclusive to the Unit, and the concrete surface, and/or topping within any such area.
- 7. All pipes, wires, ducts, and other plumbing, mechanical, and electrical appurtenances which are integral and exclusive to the Unit, including lamps attached to the exterior of the Unit
- 8. The Owner's outside storage closets which constitute a limited Common Element
- 9. Any damage to the Unit itself or to a contiguous (i.e. either adjacent, upstairs or downstairs) Unit caused by a negligent action or inaction within the Owner's Unit, which directly or indirectly causes damage to the other Unit or to the Unit itself.

# Hargray Triple Play Package Phone, Cable & Internet

#### **BASIC SERVICE:**

The following basic services will be invoked monthly as a separate line item on your Regime Fee invoice in the amount of \$79.00 per month.

**Cable Service**: New, state of the art cable has been installed into the main cable box of each condo/townhouse unit. This is typically the original cable box found in the living room of each unit and subsequently extended to the master bedroom of each unit. Cable service will include 67 high quality video channels, for those television sets with HD-Tuner reception capabilities; you will also receive 46 music channels and 38 High Definition video channels without the need for a set-top box.

**Telephone Service**: New, state of the art, telephone wiring has been installed into the main telephone box of each condo/townhouse unit. This is typically the original telephone jack box found in the kitchen of each unit. Telephone service will include local and long-distance service throughout the United States, Canada and Puerto Rico. Telephone service outside of this described territory will be blocked.

**High Speed Internet Service**: DSL, high speed internet data service has been installed with the router/modem located near the main telephone jack box. This is typically located in the kitchen of each unit. There will only be one box installed which will serve as both the wireless and hardwired router. Service speed to the unit is to be 10 Mbps download and 1M bps upload when your computer is hard wired to the router. Wireless (WiFi) speed will vary, since it is largely dependent upon your computer's built in wireless reception capabilities.

## **OPTIONS/UPGRADES AVAILABLE (OR MAY BE AVAILABLE):**

Any option that you elect, in most cases, will involve an extra charge. These include:

#### **Cable Service:**

- Basic Cable Box: Needed to pick up Digital Channels for sets that do not have a built-in tuner and/or to pick additional HD channels. Owners can add the Premium tier (Channels 200-261) which is \$9.99/month and includes one (1) box, additional boxes are \$4.99 per month. Another upgrade option is HO programming (Channels 420-474) the monthly cost is \$9.99 per month. Additional, HD Boxes are \$9.99/month for each box that you have installed.
- DVR Cable Box: This optional box provides the same service as the Basic Cable Box but also allows you to record programs. The monthly cost for this DVR Cable Box is \$14.99 per month payable to Hargray for each box that you have installed.

#### **Telephone Service Options:**

Long Distance calls within the 50 United States, Canada and Puerto Rico are included without additional charge under the Basic Plan. Calls to other areas will be blocked. Long Distance calls to these "blocked" areas can be completed with operator assistance and appropriate call payment arrangement at the time of the call. You have the option to unblock this service. Once unblocked any calls made outside of the Basic Service Area will be charged directly to you payable to Hargray.

#### **High Speed Internet Service:**

1) Location of Router: It may be possible, not guaranteed, to situate your internet router in a location other than the kitchen. For the moment, this is dependent upon the quality of the telephone wiring and Hargray's ability to access and upgrade telephone wiring in other areas of your condo or townhouse. If you select this option, you will be notified as to both feasibility and expense.

# WINDSOR COURT CHANNEL LINE-UP

Included in Windsor Court bulk agreement

•	DDC D I I OA	40	National Consumbia	00.0	NEL Network LID	405.0	Classic Bask
2	PBS - Pembroke, GA	40 41	National Geographic HGTV	82-2 83-1	NFL Network HD A&E HD	105-2 105-3	Classic Rock Retro Rock
3	NBC - Savannah, GA ABC - Savannah, GA		TLC		200.00		Rock
4		42	The Travel Channel	83-2	History HD	105-4	Metal
5	Hargray Channel	43		84-1	Food Network HD	105-5	100 St T 1 T T T S
6	Weather Channel	44	CNN	84-2	HGTV HD	105-6	Alternative
7	PBS - Beaufort, SC	45	CNN Headline News	85-1	USA Network HD	105-7	Classic Alternative
8	WHHI	46	MSNBC	85-2	Lifetime HD	105-8	Adult Alternative
9	Govt	47	Fox Channel News	86-1	Animal Planet HD	105-9	Soft Rock
10	FOX - Savannah, GA	48	CNBC	86-2	TLC HD	105-10	Pop Hits
11	CBS - Savannah, GA	49	E! - Entertainment TV	87-1	Travel HD	106-1	'90's
12	WGN - Superstation-Chicago	50	American Movie Classics	87-2	CNN HD	106-2	'80's
13	CW - Baxley, GA	51	Turner Classic Movies	88-1	Fox News HD	106-3	'70's
14	Oxygen Channel	52	WTBS - Superstation	88-2	Golf HD	106-4	Solid Gold Oldies
15	Lifetime Network	53	Spike TV	89-1	NBC Sports Network HD	106-5	Party Favorites
16	W/E - Women's Entertainment	54	Comedy Central	89-2	National Geographic HD	106-6	Stage & Screen
17	Bio	55	TV Land	90-1	Syfy HD	106-7	Kidz Only!
18	Bravo	56	The Disney Channel	90-2	CNBC HD	106-8	Toddler Tunes
19	Food Network	57	Disney XD	91-1	Bravo HD	106-9	Today's Country
20	The Golf Channel	58	Nickelodeon	91-2	TBS HD	106-10	True Country
21	NBC Sports Network	59	Cartoon Network	92-1	TNT HD	107-1	Classic Country
22	Sports South	95	ABC Family Channel	92-2	Disney HD	107-2	Contemporary Christian
23	ESPN	96	MTV	93-1	Disney XD HD	107-3	Sounds of the Seasons
24	ESPN2	97	VH1	93-2	ABC Family HD	107-4	Soundscapes
25	ESPN Classic	98	Channel Guide	94-1	WGSA HD	107-5	Smooth Jazz
26	NFL Network	99	CMT	94-2	WGN HD	107-6	Jazz
27	Speed	HD	CHANNELS	94-3	Nickelodeon HD	107-7	Blues
28	Big Ten Network	76-1	Weather HD	MUSI	C CHANNELS	107-8	Singers & Swing
29	USA Network	76-2	Speed HD	104-1	Hit List	107-9	Easy Listening
30	FX	76-3	MTV HD	104-2	Hip-Hop and R&B	107-10	Classical Masterpieces
31	TNT	77-1	CNN Headline News HD	104-3	MCU	108-1	Light Classical
32	Animal Planet	77-2	MSNBC HD	104-4	Dance/Electronica	108-2	Musica Urbana
33	BET	78-1	Spike HD	104-5	Rap	108-3	Pop Latino
34	A&E	78-2	FX HD	104-6	Hip-Hop Classics	108-4	Tropicales
35	Syfy	80-1	WSAV HD (NBC)	104-7	Throwback Jamz	108-5	Mexicana
36	Discovery Fit & Health	80-2	WTOC HD (CBS)	104-8	R&B Classics	108-6	Romances
37	tru TV	81-1	WJCL HD (ABC)	104-9	R&B Soul		
38	History Channel	81-2	WTGS HD (FOX)	104-10	Gospel		
39	Discovery Channel	82-1	WJWJ HD (PBS)	105-1	Reggae		









## **Monthly Payments**

It is important to Atlantic States Management that we process all of the payments that we receive in a timely and proficient manner. This being said, we do occasionally receive payments from homeowners that are missing important information.

This note is just a reminder to include all of the following information with any payment or correspondence that you send to our office.

- Checks are to be **MADE PAYABLE TO WINDSOR COURT HPR**. Checks made to Atlantic States Management will be returned.
- The **ACCOUNT/UNIT NUMBER** *must* be listed on the check.
- The **NAME OF THE PROPERTY OWNER** should be *Clearly Listed* on the check, especially if the check is written from a business account.
- DO NOT MAIL A CASH PAYMENT.
- Payments should be mailed to:

Windsor Court c/o Atlantic States Management PO Box 930 Myrtle Beach, SC 29578

- If you make your payment through an online bill pay, please know that the payment is not received in this office the same day that you authorize the payment. The banking services that you use will still issue a check and mail it to us.
- Payments are posted on the date that we receive them. We stamp all of the incoming payments on the date received and then post them to your account. We do not use the USPS postmark for determining the payment date.
- All payments are due on the first of every month but you have until the LAST WORKING DAY of the month to get your payment into our office before you begin accruing late fees.
- If you have any questions regarding your account, you can call and speak to Nikki Wright at 843-785-3278 ext 1000 or email her at <a href="mailto:nwright@atlanticstatesmanagement.com">nwright@atlanticstatesmanagement.com</a>. If your account is in collections, you MUST speak with Regina Young at 803-996-1217 or <a href="mailto:ryoung@atlanticstatesmanagement.com">ryoung@atlanticstatesmanagement.com</a>.
- Atlantic States Management offers auto draft service, in which your monthly Regime Fees can be withdrawn directly from your bank account. Fees are drafted on or around the 16th of each month so you never have to worry about late payments! If you have any questions or would like to sign up for this service, please fill out the enclosed application and return it to us with a cancelled check.

# Agreement for Preauthorized Payments

Regime Property: _	Windsor Court		Unit #:	
my(our) bank accou	int indicated below a		tiate debit and credit entries to w, hereinafter referred to as such account.	
Bank Name:	(De			
	(De	epository)		
City:		State:	Zip:	
Bank Account #:				
Account Type:	Checking	Savings	Other:	
Regime Property As Management has re	ssociation and is to received written notific	emain in full force and cation from me (or eith	E FEES to the above named in effect until Atlantic States er of us) of its termination in sucent and Depository reasonable	h
Name:		Name:		
Signature:		Signature:		
Date:		Date:		
the 16 <sup>th</sup> debit cycle v		0.00 insufficient funds	ch month. Funds not available of fee. A charge of \$50.00 will be	
			1001	]
Attach a		from the accour VOID across the face	at referenced above. of the check)	
: 001001001  :		Bank Routing #	:	

Atlantic States Management, Inc. • PO Drawer 5 • Hilton Head Island, SC 29938 • 843-785-3278

# Preventative Maintenance Checklist

The perfect opportunity exists between seasons to have many maintenance items addressed that will not only save you money, but may prevent damage to your villa or your neighbors' villas. Remember water runs down floors & walls to the lowest point. Considerable damage can occur and you may be held responsible for damage originating from your villa.

Check for all plumbing fixtures and joints for potential leaks. Water supply and fill lines should be stainless steel mesh as opposed to the flimsy plastic type that becomes brittle over the years.
Check all joints and seals around your garbage disposal and bathroom sinks for leaks.
Check all valves and water heaters for any sign of rust, corrosion, or leaks. Open and close the "Pop Off" valve for your water heater once or twice for several seconds. This insures the valve is working and not corroded, that the water runs into the catch basin and to the floor drain. It is advisable to turn off your water heater at the circuit breaker when you are going to be away from your unit for several weeks or more. Water heaters should be replaced every 7-10 years. Palmetto Electric offers a water heater replacement program in which the cost is added to your monthly bill over a period of time. For more information contact Palmetto Electric at 800-922-5551 or visit them online at <a href="https://www.palelec.com.">www.palelec.com.</a>
Check all the flush valves in all the toilet tanks. Make sure the toilet sits firmly on the floor. Check caulking around all toilets, bathtubs, and shower stalls.
Contract with a heating and air conditioning company to service the HVAC system twice per year. Change your filter at least every three months. Never "Turn off" your heating and AC if your unit is going to be unoccupied for an extended period. Some air has to be flowing in the unit to help with moisture and prevent mold and mildew. Generally a range from 65 degrees on Heat and 80 on AC will allow the unit to cycle on and off from time to time and still keeps some air moving in the villa.
Clean or replace dryer vent hoses. A clogged vent hose can overheat and cause a fire. Clean dryer vents, inside and out regularly.
Consider replacing with "Ball valve" water shut offs rather than the "gate valve" which are currently on most washers. The gate valves tend to corrode and leak after a few years.
Be sure front and back doors close properly and the weather stripping is tight.
Make sure you have a portable fire extinguisher in your unit. Maybe two, in case you can't get to one in case of fire. Check smoke detectors and replace batteries.
Have your electrical panel checked by a certified electrician for loose connections and or bad breakers.

Bring in all deck furniture when the unit is not in use. Wind can blow your furniture around and possibly break windows or cause damage to the buildings.
Every owner should maintain and update from time to time a complete villa inventory. All personal items should be included and receipts maintained for insurance purposes. HINT – If you have a camcorder, a good "walk through" of your unit with audio descriptions is a good way to preserve on film the contents of the villa. It will also "jog' your memory if something goes missing or we have a catastrophic storm, etc. Store the film in a safe place away from the unit.
Check your insurance policy every couple of years. Do you have adequate coverage? Should you upgrade your coverage? You need to know your coverages.

# Does your dryer vent need cleaning?

Before:

Build-up in your dryer vent may cause slow dry times, higher energy and repair costs and can be a potential fire hazard.



After:

- Dryer may dry faster
- Lower energy costs
- Less strain on your dryer
- Reduced fire hazard

The most common cause of dryer fires is lint that builds up in the dryer vent. Lint is hugely combustible and can quickly burst into flames when there is not enough air circulation from the dryer vent to the outside of the building.

Caring for your dryer will help keep it running longer. Regular maintenance should include cleaning the dryer vent. If your clothes are taking longer than a half-hour to dry or if the dryer is hot to the touch when it is running, it is time to clean the dryer vent.

#### **How Often Should You Clean the Dryer Vent?**

The dryer vent should be cleaned about once a year on average. If you dry four or five loads of clothes daily, you may need to clean it as often as every six months. If you are only drying a load or two a week, you can probably get by with cleaning the dryer vent about every 18 months. For average use--two or three loads of clothes two or three times per week--cleaning your dryer vent once a year should keep it in good condition. It also helps to clean your lint trap after every use.

#### How Do You Clean the Dryer Vent?

Examine the outside dryer vent when the dryer is running to make sure exhaust air is escaping. If not, the exhaust vent or duct might be blocked. To clear a blockage in the exhaust path, you may need to disconnect the exhaust. Periodically clear lint buildup from behind the dryer. You may want to hire a professional to clean the inside of the dryer chassis occasionally to prevent lint from accumulating.

Replace the foil or plastic accordion-style duct material with corrugated semi-rigid or rigid metal ducting. This will help provide maximum airflow. The flexible foil or plastic duct works nicely for trapping lint, but it does not hold up as well to crushing or kinks that will reduce airflow.

#### Who Can I Call to Clean My Dryer Vent?

Some local dryer vent cleaning companies are:

MicroClean Technology (843) 689-9191 Ugly Duct Cleaning (843) 816-0537 Healthy Environments (843) 363-6751

# IMPORTANT INFORMATION

## **Insurance**

<u>Coverage</u>: Essential in a condominium is that the individual unit owner actually owns the cube of air enclosed by the walls of the building. Therefore, it follows the walls, roof and other building components are "common" to the Association and are covered by the Association policy. The flooring, cabinets and other items described in the covenants as part of the property and not part of the cube of air are also covered by the Association. However, these items described as limited common elements are the responsibility of the individual owner to maintain and repair.

One would need a separate policy for those articles that one brings into the cube of air. Therefore, an individual would need coverage for personal contents and liability. This is normally covered by a policy known as an HO-6. Sometimes an HO-6 will cover minimal amounts for betterments and improvements and sometimes a special rider is required. Betterments and improvements would include any upgrade to your particular unit such as wall paper, floor coverings, alterations and special fixtures. If you have changes and are unsure of your coverage, consult with your agent to see if a rider is needed, it is referred to as an HO-31.

Other supplemental coverage available to individual owners is an HO-33. In the event that you rent your unit, this protection covers certain forms of theft and liability for personal injury. A rather complicated rider called HO-35 should be investigated by the individual owner concerning coverage for an insurance related loss assessment by the association. In the event that your rent, a rider can be obtained for loss of rents in the event your unit has sustained damage and cannot be rented.

A separate flood policy would be needed to cover personal property loss due to rising water and is not covered with an HO-6

What Types OF Losses Does The Condo Policy Cover: The policy covers losses from wind, flood, fire, earthquake and other like perils. Demolition and coverage for county or town ordinance changes in the event of loss are also in the policy to policy limits. Your Board has investigated coverage for landscape damage and debris removal. Lastly, there is a million-dollar liability policy with a five million dollar umbrella to cover the Association in the event someone is hurt on the common property.

# **Hurricane Season**

June begins the hurricane season for the coastal area. As this season approaches, we want all owners to be aware of several important issues. Should we have to evacuate, please be aware that the management company will be busy securing the association's property. Owners should take all measures to have a representative to secure their personal belongings. However, we will be taking all measures to secure the property, association records, insurance policies, computers, etc. and will not be able to handle individual personal requests. We hope that we will not have to evacuate this year, but we must all be prepared.

Owners should make sure that all of their personal insurance is in order. Please note that your personal items are not covered by the regime and you must have a separate policy for same. You must also have a flood insurance policy to cover any personal items damaged by rising water. We suggest that you contact your insurance agency to make sure that you have adequate coverage for your personal items.

## **Pest Control**

In an effort to improve pest control services, new owners should contact our office at (843) 785-3278 ext 221 to confirm that pest control is able to access your unit. Since some owners do not want pest control service, their units are not sprayed. Therefore, as a new owner, it is your responsibility to notify our office that you want service and to make sure that we have a working key to your unit.

Pest control is received at a reduced rate for the entire complex and refunds are not given when they do not have access to your unit. However, pest control will respond, at no additional charge, for a trouble spray for any problems or concerns you may have that are covered under the pest control contract.

## **Keys**

As you are aware, Atlantic States Management has requested that a copy of your condominium key be maintained with our office. The only purposes of maintaining this key is to provide for the contracted services of pest control, emergency and repairs that are the responsibility of the association. If you have not already, please provide two (2) working keys for your unit.

In the past, at an owner's request we have given this key to various service personnel as a courtesy to our owners. Several rental companies, for their clients' protection, have instituted extreme deposit requirements to speed key returns. As we require no deposit, the number of key requests for non-association contracted services has increased tremendously. More than a few irresponsible contractors keep keys longer than requested, lose them, or ignore repeated phone calls requesting the keys be returned. Their actions have tremendously increased employee time in key monitoring as well as compromise the security of your unit.

Additionally, while keys are checked out by others, association responsibilities cannot be performed and results in delayed repairs, missed pest control visits and delayed emergency entry. Consequently, we have found that in far too many instances this courtesy service keeps us from effectively performing our contracted services.

With the above in mind, your association key will be used only for pest control, emergency or association related repairs. Keys will not be given out for any other reason. We are sorry, however for your protection and effective service, this action is necessary.