

West Fork Village Condo Owner and/or Garage Owner-

The hail storm at the end of June did significant damage to the roofs and buildings at West Fork Village.

The Board had the property inspected by two local roofing companies, and they found the roofs are totaled and need to be replaced along with various other items that were damaged.

The Board voted to submit a claim and the adjusters came out and made an assessment. Because of the magnitude of damage the Association had a local roofing/construction company work along side with the adjusters to make sure they were logging every single damaged item that we sustained.

As you may know (see attached letter that was sent out on November 19, 2015, RE: HO-6 Insurance Policies & Loss Assessment Coverage, and if you purchased after that date it should be in your orientation packet information), the deductible will be 2% of the total value of the property which will result in a special assessment for each owner to fulfill that deductible. We are projecting the deductible for each condo owner to be roughly \$2,315.00. This is not an official number since we have not received the insurance claim estimate paperwork from our insurance company (Guard Birkshire Hathaway).

Because you should have the Loss Assessment Coverage under your HO-6 policy, once you receive an invoice from the Executive Board, you will submit that invoice to your insurance company. They will in turn pay for part of the special assessment if not all. If you have any more questions about how this works please contact your insurance agent.

And those who are garage owners, there will also be a separate special assessment for each owner for roughly \$572.00. Contact your insurance agent to find out the details for your garage.

Once we receive official notices from the insurance company, we will let you know the next steps. We don't have an estimated time of arrival, but we are anticipating getting it any day now.

Regards,

Executive Board  
West Fork Village O.A.