



October 29, 2025

Dear Unit Owner:

We appreciate the opportunity to work with your Property Manager, Michael Walter, in placing the association's master insurance policy for Avon Town Square Commercial Condominium Association.

Attached is a Certificate of the Association's insurance for your files.

The Executive Board of Directors has elected to obtain a master policy that has been written to comply with the Associations Covenants/Declarations insurance sections.

**The Association is to insure:**

- Common Elements (Buildings and/or Structures and common areas)
- Limited Common Areas (Outdoor decks/balconies, patios)
- Units but only up to the unfinished surfaces of the walls, floors and ceilings. Referred to as Bare Walls Coverage

**Unit Owners are to insure:**

- All property within the unit including the finished surfaces of the walls, floors and ceilings, permanently attached fixtures, equipment and other improvements.
- Contents such as furniture, furnishings and other personal property
- Loss of assessments, Loss of income (if property is a rental unit), Loss of Use
- Personal Liability

Please refer to the Association's Governing Documents (Declarations, Covenants, Bylaws) for further information regarding the insurance requirements for the association and unit owners.

If you have any questions or need additional information please contact myself or Caryn Smith.

Sincerely,

*Steve DeRadda*

Stephen DeRadda

CIRMS – Community Insurance & Risk Management Specialist

Vice President