

Cobblestone Village Newsletter

Maintenance Requests

Please note that all maintenance requests need to be submitted online through the Cobblestone Village website and using a Maintenance Request Form at www.cobblestonevillagehoa.org/maintreq.html. You can also get to the request page by using the **Contact Us** tab.

Dog Waste and Dogs Off Leash

We are so lucky to have the luxury of having Pet Waste Stations on our property. Please be mindful when taking your pets outside. Please pick up after your pets, every time. Nobody wants to step in another dogs mess. Also, dogs are required to be on a leash at all times. This helps protect not only your furry friend, but all the pets and other residents in the community.

November Meeting

Our November Board Meeting is Scheduled for November 9th at 76th and Lowell.



In other news...

Welcome October, one of the most beautiful months of the entire year. It brings changing leaves, spooky decorations and fun activities! This October, we want to see just how creative you can be! The weekend before Halloween, we will be walking the neighborhood to find the best carved pumpkin and the winner will be mentioned in the November newsletter. Also that weekend, Sunday October 29th we will be having a Fall Festival! We'll meet behind the pool at 2:00pm and have games to play, bob for apples, and a costume contest. Please come out for a fun afternoon with your neighbors.

To create an account for the website, just go to www.lcmpropertymanagement.com and click "Sign In." This will help to keep you connected to community information. Also consider joining the Nextdoor app, to help keep you in the know.

We are always looking for more Volunteers for our Neighborhood Watch Program. Please email: Secretary@cobblestonevillagehoa.org



COBBLESTONE VILLAGE HOMEOWNERS ASSOCIATION, INC.

Annually your Board of Directors purchases insurance for your association that covers the buildings, personal property of the association, general liability on the common areas, fidelity coverage, directors and officers coverage and umbrella. As unit owners, it is important that you maintain your own insurance to cover unit items that are your responsibility as detailed in Cobblestone Village declarations, your personal property and liability exposures that are not covered under your association's master insurance policy.

When obtaining an individual unit owner's insurance policy, if living in the unit, you need to obtain an HO6 (Condominium Owner's) policy. The HO6 should include these four basic coverages: unit coverage, personal property coverage, liability coverage and loss assessment. The unit coverage should cover items specified in the declarations as the responsibility of the unit owner including appliances, carpet, draperies and any improvements/betterments made since original construction. Personal property coverage should include all furnishings and clothing. This coverage should be written on a replacement cost basis. Make sure the limit is adequate to cover the replacement of all your furniture, clothing, kitchen wares including dishes, pots and pans, CD's, towels and linens etc. The unit owner needs to purchase liability insurance for anything that occurs within their unit. When someone enters your unit, the liability exposure becomes yours. Finally, loss assessment coverage applies if you are assessed by the association for an underinsured covered claim or the deductible portion of a claim. Most HO6 policies include one thousand of loss assessment coverage. **The association has a 2% wind/hail deductible. In the event of a wind/hail storm each owner could be assessed up to \$2,785.00.** The cost to raise your loss assessment to \$5,000 should be minimal. Make sure to check with your personal lines agent to see what is available.

If renting the unit out, you need to purchase a rental condominium policy (landlord's policy). The landlord's policy should offer unit coverage, personal property coverage, liability coverage as well as a loss of rents in the event the unit must be vacated while it is being repaired/rebuilt.

We recommend that each unit owner take pictures or videos of the inside of your home and store them somewhere away from your home. In the event of a loss, this makes claims handling much easier.

To request a quote or if you have questions about your personal insurance needs, please contact Parker-Douglas Insurance Agency @ 319-431-0414. If you have questions regarding the association's insurance you can reach our agent, Chris O'Brien at 303-346-

6193. To request a certificate of insurance, please email your request to clcs@parker-douglas.com.

Parker-Douglas Insurance, Inc.
Phone: 303.346.6193 Fax: 720.593.6954
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