

Lombard Pines
Condominium Association
PO Box 26 • Red Lion, PA 17356

March 19, 2021

Red Lion, PA 17356

Dear Homeowner,

The Board would like to make all unit owners aware of a change in the deductible amount imposed by the LPCA insurance company. The association deductible will be increasing in May 2021 from \$5,000 to **\$10,000**.

As a reminder, the Association deductible (currently \$5,000 - increasing to \$10,000 in May), will be assessed back to the unit(s) affected if there is a claim. For example, if an insurance claim is reported on your unit and covered by the Association's insurance there will be a \$10,000.00 deductible. This deductible will be billed to you as the unit owner. There are insurance companies that will include coverage for this deductible as part of your individual policy. All unit owners are encouraged to add this coverage if you do not already have it or increase it to the new deductible amount if it is part of your current coverage.

Please see below for details regarding the PA Condominium Law and unit owner/association responsibility:

"3312 (I) RECOVERY OF DEDUCTIBLES-If any insurance policy maintained by the association contains a deductible, as well as any claim or loss for which the association is self-insured, shall be levied by the executive board in accordance with section 3314 (c) (relating to assessments for common expenses)."

3314 (c) Special allocations of expenses.--Except as provided by the declaration:

(1) Any common expense associated with the maintenance, repair or replacement of a limited common element shall be assessed in equal shares against the units to which that limited common element was assigned at the time the expense was incurred.

(2) Any common expense benefiting fewer than all of the units shall be assessed exclusively against the units benefited.

(3) The costs of insurance shall be assessed in proportion to risk and the costs of utilities that are separately metered to each unit shall be assessed in proportion to usage.

(4) If any common expense is caused by the negligence or misconduct of any unit owner, the association may assess that expense exclusively against his unit.

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Instructions for Reporting Property Damage

1. Please notify the Lombard Pines Board, immediately, via email (lpca@swyer.com).
2. Contact our insurance agent Collens-Wagner Insurance (Millers Capital Insurance) at 717-757-7633. Our contact is Laura Bankos. Please reference Lombard Pines Condominium Association.
 - a) You will be instructed by Collens-Wagner to contact your own insurance agent to report the damage.
 - b) They will be able to assist you with any questions you may have concerning your claim.
3. Contact a contractor of your choice to get an estimate for repairs.
4. As stated in the rules and regulations, a representative from the board is required to have access to your property to view the damage. Please contact us to set up a time.
5. Once you receive an estimate for repairs, please forward any estimates/invoices to lpca@swyer.com. After we receive the estimates for repair, one of the two following actions will take place:
 - a) If the cost to repair the damage is \$10,000 or less, the responsibility to pay to repair the damage lies with the homeowner (see previous page for details)*.
 - b) If the cost to repair the damage is greater than \$10,000.00. The homeowner will be responsible for the first \$10,000.00. Any amount over \$10,000.00 will be covered by the association**.

**Please contact your insurance agent regarding possible reimbursement for any amounts \$10,000.00 or under.*

***Please note that a homeowner will be fully liable to pay for repairs if the damage is caused by negligence or misconduct by the unit owner, their guests and/or tenants.*

****Lombard Pines is not responsible for betterments or improvements. The cost to repair the unit is based on the original layout and materials used when the condominium was constructed. The homeowner will be responsible for repairs above and beyond the original construction.*

Please contact us at lpca@swyer.com if you have any questions.

Sincerely,

The Lombard Pines Association Board