

Mother's Day - May 10th



Mother's Day  
Maintenance  
Monthly Assessments  
Meetings  
Memorial Day

## towers at cheesman park

May Spring News

2015

How do I obtain  
"Proof of  
Insurance"



On a regular basis your mortgage company will request proof of insurance for the property. When you refinance, the lending agent will request proof of insurance for the property. Also if you are looking for a reverse mortgage proof of insurance is required.

### **Bolder Insurance**

can help: In the event you need a certificate of insurance issued, please fax your Bank's written request to:

FAX: 303-494-7759

Bolder Insurance will send response directly to your Bank or lender.

All correctly completed TCP crossword puzzles will be entered to win a gift card. Indicate your unit # and leave at the Manager's Office. Drawing to be held May 18<sup>th</sup>.

### COMMUNITY MANAGER

Jean Ronald CMCA AMS



6795 East Tennessee Ave #601  
Denver, CO 80224  
[www.WeststarManagement.com](http://www.WeststarManagement.com)  
720-941-9200 main  
720-941-9200 ext. 55

### BOARD MEETINGS

...are held at 6:45 pm in the Community Room on the fourth Monday of every month. The May meeting will be held May 18<sup>th</sup> due to the Memorial Day Holiday and the next is June 22<sup>nd</sup>.



### BOARD OF DIRECTORS

Vice President – Greg Eisler  
Secretary – Barbara Perzanowski  
Treasurer – Daniel Galvagni  
Director at Large – Jeff Stanley  
Director at Large – JP Sleeper

Your 2015 monthly assessments, due on or before the first of each month are Studio -\$193, 1 Bedroom - \$315 and 2 Bedrooms - \$337.00. Assessments not fully paid within ten days after the due date receive late fees in the amount of \$25. You may set up automatic payments. ACH forms are available on the Association's website or email [jean@weststarmanagement.com](mailto:jean@weststarmanagement.com).



# TOWERS AT CHEESMAN PARK



## ASSOCIATION INSURANCE and OWNER INSURANCE

Annually your Board of Directors purchases insurance for the condominium association that covers the buildings, personal property of the association, general liability on the common areas, fidelity coverage and directors and officers coverage. As unit owners, it is important that you maintain your own insurance to cover unit items that are your responsibility as per The Towers at Cheesman Park Condominium Association's 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 window treatments, carpet, draperies, oven, range, refrigerator, wallpaper 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, CDs, 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 uninsured claim or the deductible portion of a claim.
- If renting the unit out, you need to purchase a rental condominium policy (landlord's policy). This 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.
- It is recommended 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.



## Spring Reminders

Spring is moving time. Avoid a fine. Be sure you have scheduled your move with the manager in advance.



Packages may be picked up at the Building Manager – Greg Eisler's office from 4pm – 6pm. A notice of packages delivered is posted on a daily basis.

## MACHINE OUT OF ORDER?



Call Greg 303-333-9994

## Balcony Clean Up

It is spring, time to clean up balconies and to plant flowers., but ...please do not sweep debris off of your balcony or allow water to drain off of your balcony. Watering of plants must not affect other balconies or cars parked below. We have received calls regarding water and cigarette butts landing on cars parked on the north end of the building.

## DOG OWNERS,

Please maintain your dog on a leash at all times when on the property:

## IN THE ELEVATOR

*In the Lobby*

**IN THE PARKING LOT  
OR IN THE GARAGE**

*Up and down the  
hallways*

Thank you

