

BORDEAUX VILLAGE III NEWSLETTER
AUGUST 2020
SPECIAL EDITION: HURRICANE SEASON

Your condominium association board of directors and the association management company would like to help you prepare for this hurricane season.

We ask that you confirm your property insurance coverage and provide us with your contact and insurance information so that we can contact you in the event of an emergency.

Here is some information about homeowners and renters' insurance, hurricane preparation, and how to contact us with your updates.

INSURANCE FOR OWNERS AND RENTERS

Condominium owner or renter insurance is called HO-6 insurance. The owner of each unit should maintain an HO-6 policy on the unit, and flood insurance if required by your mortgage holder. Renters – the owner's HO-6 policy does not cover renters' personal belongings, so you should acquire HO-6 renters' insurance for your property.

Information your insurance agent may request is listed below. These documents will be available soon on our updated website and are attached to this newsletter for your convenience.

- Bordeaux Village III Association (the Association) maintains property and flood insurance on the common area property at 100% rate of appraised value.
- Elevation: The elevation of the property is less than 10 feet above sea level. Elevation certificates for all six buildings.
- Wind Mitigation Study: A copy of studies for all six buildings.
- Recapitulation of Hazard Value: This is renewed every three years; the current report was completed in 2019.

A page of helpful hints regarding HO-6 insurance from our association insurance broker, Bouchard Insurance, is attached. You may consider this firm when choosing your HO-6 and Flood insurance provider but are under no obligation to do so.

In the event the condominiums are damaged by a hurricane or other disaster, the common area insurer might require damage assessments of each unit be completed prior to repairs to the common areas. The Association would like to help you contact your insurance agent for damage assessment of your unit should you be unable to contact them.

Please provide the Association information about your insurance policy or policies using the Insurance Information Form at the end of this newsletter. Send this information to **secretary.BordeauxVillage3@gmail.com** or call our management company Ameri-Tech at (727) 726-8000 with this information. You may be confident that the information you provide us will not be shared or sold.

KNOW YOUR EMERGENCY PLANS

Hurricane season runs from June 1 through November 30. Please prepare in advance! Gather your supplies and know your emergency plans before they are needed, to best protect your life and property.

Ameri-Tech, our association management company, provides a detailed disaster guide for association owners. Visit our website, <https://bordeauxvillage3.org/>, for a link to Ameri-Tech and their emergency management information or go to <http://www.ameritechcompanies.com/emergency-management/>.

Below are some emergency preparation notes.

WE ARE IN EVACUATION ZONE A.

If an evacuation order is issued by Pinellas County for zone A, the law requires you to evacuate. The association and the management company does not provide alternative accommodations. Should you choose to stay despite the order to evacuate, know that emergency police, fire and ambulance vehicles may not be able to reach you during a storm and possibly for an extended period following the storm. Be aware that some insurance companies may deny claims for injury if you fail to evacuate when ordered to do so.

COVID-19 ISSUES WILL COMPLICATE SPECIAL NEEDS SHELTERING

Due to Covid-19 requirements for social distancing, shelter space may be more limited than compared to past years. If you need a special needs shelter or transportation, please register in advance at <http://www.pinellascounty.org/emergency/specialneeds.htm>

A phone app 'Ready Pinellas' is available for free and can be a helpful resource. It offers helpful checklists, alerts, information on shelters including those with special needs. This information is also available on the county website <http://www.pinellascounty.org/emergency/>

PETS

Remember to plan for your pets as well. Not all shelters take pets, so identify shelters that accept pets and the information they require to accept your pet.

PREPARE IN ADVANCE OF A STORM

Basic tasks include the following.

- Take a video of the inside of your unit.
- Update your personal item inventory list.
- Locate your insurance policies. Review the limits and contact your insurance agent to increase if needed. Provide your insurance information to the condominium association.
- Remove all loose items and furniture from your balcony or patio.
- If you will evacuate, remove any food from your refrigerator and freezer that would spoil. Try to do this before the trash pickup.
- If you evacuate, turn off the main water valve to your unit. The main water shutoffs are on the front of the building; find out in advance which shutoff is yours.

- If you have approved storm shutters, put them up. Plywood or makeshift shutters are not permitted! Damages due to use of unapproved shutters will be billed to you. Verify your shutter installer has insurance and workers' compensation on its employees.
- If you evacuate, you may wish to turn off your water heater breaker.
- Find out which of your neighbors are evacuating or staying during the storm.

FOLLOWING THE STORM

If you evacuated, please wait for the all-clear signal from Pinellas County Emergency Management officials before returning home.

Debris in the parking lots and landscaping is the responsibility of the association. We will arrange for clean-up. If you wish, you may move small branches from your walkway to an area where they do not block parking or walking.

Do not risk injury to yourself by trying to move large objects in the association common property.

Do not place tree and lawn debris or building materials from your unit or any common area in the dumpster.

ASSOCIATION COMMUNICATION POST STORM

The Association will email owners and renters to keep them informed of cleanup and restoration efforts. Provide us with the primary and secondary email addresses and phone numbers we should use to contact you after an event. Use the 'Contact Information' form below to send your contact information to **secretary.BordeauxVillage3@gmail.com** or call our management company Ameri-Tech with this information.

In addition to emailing homeowners and renters, Ameri-Tech will maintain updated information on their Emergency Management website <http://www.ameritechcompanies.com/emergency-management/>.

PREFERRED VENDORS LIST

Ameri-Tech maintains a list of preferred vendors on their website. Should you need to have repairs made in your home, you may select from these vendors and will have access to pricing Ameri-Tech has negotiated with them.

ATTACHMENTS

- Wind Mitigation Studies for each of the six buildings
- Recapitulation of Hazard Value for HO-6 Insurance
- Elevation Certificates for each of the six buildings
- Recapitulation of Hazard Value for HO-6 Insurance
- Recapitulation of Hazard Value for Flood Insurance
- Bouchard Helpful Hints for Purchasing Insurance

HOMEOWNER AND RENTER CONTACT INFORMATION FORM

Please describe how the association or management company may contact you in the event of an emergency. To assure our ability to reach your household, provide contact information for each adult in your home. Send this information to secretary.BordeauxVillage3@gmail.com or call our management company with this information.

Condo Unit Number:

Your Name (first and last):

Your Address:

City, State, ZIP:

Primary Phone Number:

Alternate Phone Number:

Primary Email Address:

Alternate Email Address:

Do you own or rent this unit? (please circle) own rent

HOMEOWNER AND RENTER INSURANCE INFORMATION FORM

Please provide the following information about your insurance. Send this information to secretary.BordeauxVillage3@gmail.com or call our management company with this information.

Condo Unit Number:

Your Name:

Your Address:

City, State, ZIP:

HO-6 policy

Insurance Company Name:

Agent Name:

Agent Phone:

Agent Email Address:

HO-6 Policy Number:

Policy Effective Date:

Flood policy

Insurance Company Name:

Agent Name:

Agent Phone:

Agent Email Address:

Flood Policy Number:

Policy Effective Date: