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To All El Mirador Owners

Re: Water Loss Guide

Dear Owner:

The purpose of this letter is to provide notice that the Association's insurance deductible for property damage has increased significantly to \$50,000 for the common area claims and \$25,000 for damage to the unit. As a result, fewer property damage claims will be submitted to the Association's carrier. The reason for the high deductible is that the Association's long time insurance carrier, Farmers has stopped selling the Association's type of coverage in California, as have many other insurance companies. The Board obtained the most competitive policy available, and unfortunately the deductibles are much higher than the old deductibles.

In light of the foregoing, the Association has drafted the attached Water Loss Guide to assist owners with a water loss claim. The guide is consistent with the existing CC&Rs and its purpose is to provide clarity – it does not expand the memberships' liability.

Sincerely,
GREEN BRYANT & FRENCH, LLP


Elizabeth A. French