

Edgewater Condominium Association
COMMUNITY NEWS

BOARD MEETING
Saturday,
November 24, 9:00am
Association Office

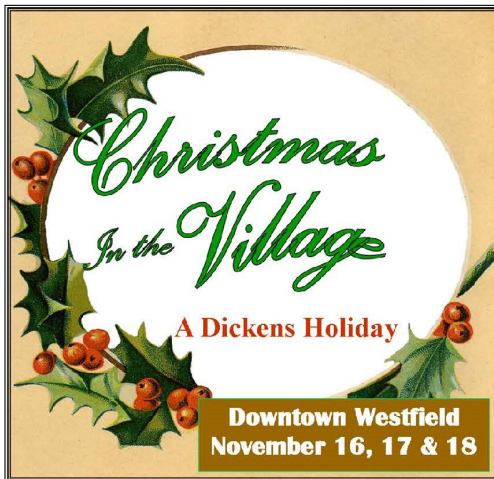
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Board of Managers:
Jeff Hoy, President
(724) 944-6285
jeff.hoy@hotmail.com

Tony Cascio, 2nd Vice President
(716) 913-0437
ajoncasio@aol.com

Ruth Schauer, Secretary
(239) 498-1459
erschauer@comcast.net



These events and schedules are sponsored and supported by

Village of Westfield

Patterson Library

Chautauqua Co. Historical Society at the McClurg Museum

Lakeshore Center for the Arts

Westfield YWCA

Westfield Barcelona Chamber of Commerce

WACS

FRIDAY 16TH ~ ONLY ~ ATTRACTIONS

9:30 AM ~ Dickens Carolers and "A Christmas Carol" Skit Performance for students at WACS

6:00 ~ DICKENS CAROLERS IN GAZEBO

6:15 ~ SANTA COMES TO TOWN ~ LIGHTS THE TREE IN MOORE PARK

TO FOLLOW ~ PICTURES WITH SANTA & TREATS AT YWCA

7:00 ~ 9:00 ~ "THE ARMISTICE PROJECT" ~ ART SHOW OPENING AND RECEPTION

PATTERSON LIBRARY GALLERY

7:00 ~ LIVE PERFORMANCE ~ "A CHRISTMAS CAROL" ~ KIM TENREIRO ~ TICKETS \$10

6:15 PROLOGUE (OPTIONAL) ~ LAKESHORE CENTER FOR THE ARTS Jacqueline Philips Theater

40 seats only—First come first serve

SATURDAY 17TH ~ ONLY ~ ATTRACTIONS

10:00 ~ 7:00 ~ HOT TODDY CRAWL

11:00 ~ 3:00 ~ VICTORIAN HOLIDAY TEA ~ McCLURG MANSION ~ MOORE PARK

MEET QUEEN VICTORIA ~ TICKETS ~ \$15 ~ MUSEUM OPEN THROUGHOUT WEEKEND

8:00-10:00 ~ BREAKFAST WITH SANTA ~ PRESBYT. CHURCH ~ FOR 7TH GRADE WASHINGTON TRIP

2:00 ~ HOLIDAY FEST ~ CHRISTMAS MAGIC ~ PATTERSON LIBRARY

5:00 PM ~ PARADE OF LIGHT ~ NEW THIS YEAR ~ FROM WESTFIELD FAMILY PHYSICIANS ~ TO MOORE PARK

PARTICIPANTS MUST CARRY OR WEAR SOME KIND OF LIGHT ~ FLOATS & MUSICIANS WELCOME

SATURDAY 17TH & SUNDAY 18TH ~ ATTRACTIONS

10:00 ~ 4:00 ~ HALL OF CHRISTMAS ~ ARTISANS & PURVEYORS OF FINE MERCHANDISE ~ YWCA

DICKENS CAROLERS & "A CHRISTMAS CAROL" SKIT PERFORMANCES ~ TIMES/PLACES TBA

11:00 ~ 4:00 ~ HORSE DRAWN CARRIAGE RIDES (FREE)

10:00 ~ 4:00 ~ HALL OF TREES ~ PATTERSON LIBRARY

10:00 ~ 4:00 ~ VISIT BRENDA ENO ART GALLERY ~ LAKESHORE CENTER FOR THE ARTS

SUNDAY 18TH ~ ONLY ~ ATTRACTIONS

10:00 ~ VICTORIAN CHRISTMAS SERVICE ~ ST. PETER'S EPISCOPAL CHURCH

4:00 ~ "A CHRISTMAS SHOW" ~ CENTER STAGE DANCE STUDIO



John J. Grimaldi & Associates, Inc.

~INSURANCE GUIDE FOR UNIT OWNERS~

It is the responsibility of each unit owner to carry his/her own personal property and casualty insurance covering their personal property, personal liability and additions or alterations, which have been made to your unit. This outline of recommended coverage and the insurance requirements outlined in the association legal documents should be used when you discuss your specific insurance needs.

PERSONAL PROPERTY

Determine the replacement cost value of your personal possessions, excluding items of special value such as jewelry, furs, antiques, and collections. Request a replacement cost coverage policy subject a \$250 or \$500 deductible. Coverage must be written on an "**All Risk**" basis.

ADDITIONS/ ALTERATIONS/CONDOMINIUM DEDUCTIBLE

Your Association coverage **does not** include coverage to replace any improvements, alterations or upgrades that you have made to the building within your unit such as a finished basement or an upgraded kitchen. **You must include coverage for the Association deductible (\$10,000) under your HO-6 or condominium owner's policy dwelling section.** This dwelling coverage must be written on an "**All Risk**" basis. Please refer to the association documents relative to Insurance to determine your specific needs.

LOSS ASSESSMENT ENDORSEMENT

This coverage protects the unit owner from special assessments resulting from inadequate association insurance, such as a large liability loss that exceeds the limit of the association policy or a property loss for which the association insurance is inadequate. We recommend a minimum of \$10,000 written on an "**All Risk**" basis.

RENTAL ENDORSEMENT

If your unit is rented for investment purposes, you should endorse your policy, in addition to the above coverages, to include loss of rents coverage and include loss or theft of your personal property.

PERSONAL ARTICLES FLOATER

Most policies limit coverage for loss caused by theft of jewelry, furs, guns, silverware, antiques, coin and stamp collections. Items such as these should be appraised and specifically listed to insure full payment.

COMPREHENSIVE PERSONAL LIABILITY AND MEDICAL PAYMENTS COVERAGE

Protects you and your family from liability claims for bodily injury or property damage to others for which you are held legally liable. This coverage is provided for occurrences within your unit and for Personal activities away from the unit. We recommend you purchase a minimum of \$300,000.

PERSONAL UMBRELLA

This coverage is written on a separate policy and is available for amounts of \$1,000,000 or more. It provides excess liability coverage over your personal automobile liability, HO-6 liability and other personal liability policies such as boats, rental property, etc.