

King's Cove Condominiums

Jan/Feb 2021

THE COVE NEWS

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Garage Parking:

Remember the Bylaws state your garage must be used to park a vehicle. It is not a storage area. Too many people are not using their garage and then parking vehicles in overflow.

If this sounds like you—clean out the garage and use it to park! We will be cracking down on those who do not adhere to the Bylaws. Be on the lookout for the NEW overflow parking policy.

Please Read

Copy of an Email blast sent to those with an email address on file:

Dear King's Cove Resident's

We are sending this advisory to remind all residents of the importance of keeping garage doors closed when not entering or exiting the garage. As you may be aware, water pipes are located inside many garages within the community which may become susceptible to freezing if left exposed during periods of extremely low temperatures. To help protect against this possibility, all garage doors are to remain closed except when entering or exiting the garage.

As always, your board of directors thanks you in advance of your continued cooperation in ensuring unfortunate mishaps are minimized.

Sincerely,

King's Cove Condominium Association Board of Directors
and
King's Cove Condominium Association management team.

NEIGHBORLY NEWS

- There is **NO** Parking along Kings Cove Drive! Anywhere at Anytime. If you observe cars parked there please call the sheriff at the non-emergency # - 248-537-3530. Violators will be ticketed.
- Kings Cove Bylaws have restrictions on rental units. Units cannot be rented until owners have lived in it at least **TWO** years. Please read the Bylaws carefully for All rental guidelines.
- Please pick up after your animals **EACH** and every time they soil common ground. You also must be in attendance of the animal whenever outside. No tethers allowed. This is a Bylaw.
- Please be courteous of your neighbors. Remember you **MUST** use your garage and driveway to park your vehicles. Overflow spaces are not to be used by co-owner's unless approval has been granted by the Board.
- Please, if you have a problem such as snow not being cleared, lawn not cut, bushes trimmed improperly, Jeff needs to know. We can't fix it if we don't know about it!

WEBSITE

Please use our website
kingscovecondos.com
 to find information, forms, phone numbers and lots
 of other useful information.







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REALTOR®







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KINGS COVE RESIDENT



Dear Resident,

The Maris Brown Insurance Group is proud to be your association's Master Insurance agency. On behalf of the Board, Management Company and our Agency, we are providing you with some important information in regards to your HO-6 condominium unit owner's policy. When obtaining an HO-6 condominium unit owner's policy, it is important that you reference your association's unique bylaws. These bylaws outline exactly what your association is responsible for in the event of a loss. There are important coverages that need to be appropriately set up in your personal policy, for example:

- Personal property – provides coverage for your household contents and personal belongings.
- Personal liability – provides liability coverage for injuries, should they occur on or in your "Limited Common Element".
- Loss of use – covers costs incurred when an insured is required to move temporarily due to a covered loss.
- Loss assessment – provides coverage for assessments arising from a covered claim that exceeds the association's limits.
- Endorsements, for instance, water damage arising from the backing up of sewers or sump pump failure.
- The value of building additions or alterations made by you, at your expense.

If you are unsure if your current policy includes these coverages, we encourage you to contact one of our offices to schedule a free, comprehensive insurance policy evaluation to ensure that your current policy provides adequate coverage and is appropriate for your association's specific bylaws. As an agency that insures hundreds of condominiums in the state of Michigan, we know that not all condominium associations' bylaws are the same and that not all insurance agencies give unit owner's policies the time and attention they deserve, which is why we are making our consultation services available to you.

Oftentimes, mortgage companies will require proof of your association's insurance coverage. In the event that your mortgage company requires a master policy certificate, please send the following information directly to our certificates department via email or fax:

- Condominium Association Name
- Your Name and Address
- Name and Address of Mortgage Company
- Loan / Account Number
- Mortgage Company Fax or Email

Certificates Department

Fax: (586)589-5957

Email: certs@mbinsurance.com

We look forward to servicing all of your insurance needs! Please feel free to contact one of our offices with any questions that you may have.

Maris Brown Insurance Group	
<i>1055 E South Blvd Ste 140</i>	<i>56849 Grand River Suite 12</i>
<i>Rochester Hills, Michigan 48307</i>	<i>New Hudson, Michigan 48165</i>
<i>(586)752-4861</i>	<i>(248)257-5556</i>

Please Note all Holiday Decorations should have been removed by February 1st -

HOLIDAY DECORATIONS AND LIGHTS

Outdoor Holiday decorations and lights may not be installed on General and/or Limited Common Elements before November 1st and must be removed no later than February 1st in order not to hamper maintenance. Outdoor Holiday lights will only be permitted to be lit starting on Thanksgiving Day and running through January 15th which is approximately seven weeks in length. All other Holiday decorations such as but not limited to: pumpkins for Halloween, corn stalks and/or Indian corn for

Thanksgiving, colored eggs for Easter, flags and blow-up items for any Holiday, etc. must be removed and properly stored or discarded two weeks (14 days) after the Holiday. Decorations and/or lights not removed in the above time frame will incur a fifty dollars (\$50.00) fine and be removed, discarded, and the co-owner invoiced the cost of removal.

Sincerely,

King's Cove Condominium Association
Board of Directors



**CALIBER
HOME LOANS**

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HOME LOANS**
CALIBER HOME LOANS, INC.

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KINGS COVE RESIDENT
RATES ARE AT AN ALL TIME LOW, SHOP LOCAL

Maintenance Notes:

1. **Please remember your driveway CANNOT be plowed if there are cars in it! If you share a driveway please be considerate of your neighbor and move any car(s) in it to allow them to plow.**
2. **No tethers for animals are allowed per the Bylaws. Not only are they not allowed but they are being sucked up by the snowblowers. If it damages the blower you are responsible for fixing or replacing it.**
3. **The cable boxes are not Kings Cove responsibility. If you have cable work done please make sure they close and secure the box properly. If you have a problem with a box or line please call the cable company.**
4. **This Spring the maintenance department will be doing deck inspections to be sure they conform in safety and appearance. Decks and pavers are the homeowner's responsibility.**

Daylight Savings Time

starts Sunday, March 14, 2021!
Turn your clocks ahead one hour.
This is also a great time to check
your smoke detectors and carbon
monoxide detectors to make sure
they are working correctly.



POOL ATTENDANTS

We are starting the search for summer 2021 pool attendants. Are you a teacher, college student, or have a couple of days free each week? We invite mature, responsible Kings Cove co-owner's to apply. Please email or call Carol in the on site office.