

THE COVE NEWS

Phone: (248) 652-6424

Fax: (248) 652-9210

E-mail:

kingscove@amicondos.com

Website: kingscovecondos.com

Happy Spring!

Your Kings Cove Board, along with the property and maintenance managers have been busy planning projects for the year. Here are just a few of the things they have planned in 2023.

- The pool locker room/bathroom floors will be redone with professional epoxy coating.
- On going projects include wood repair and replacement, timber walls replaced with stone, and cement and asphalt repair and replacement.
- Several more roofs will be replaced this year.
- Many privacy walls will be replaced/repared.
- Ten buildings are scheduled to be painted this year.

The maintenance department will also be busy completing all regular work orders that are received. Please fill out your work orders online, either thru the portal or our website.

Maintenance Notes:

By: Jeff McCarty

- ◆ Keep garage doors closed when not coming or going to prevent your and/or the neighbors pipes from freezing. Many run thru the garages and any damage is the owners responsibility.
- ◆ Ice in gutters is going to happen, as are icicles coming from gutters. Please only contact maintenance if you notice an inside leak.
- ◆ You must move your vehicle so the snow can be plowed. They come after the snow and again a second time to clean up driveways and guest parking where there were cars. You are obligated to move your vehicle(s) out of either of these places one of the times they plow so we can clear all snow. If you do not you will be tagged and then towed. If you were already tagged once for this you will be automatically towed. Reminder: you must have a permit with a hang tag to park in guest parking.

Social Committee News

The first activity of 2023 from the social committee will be *February 11*-- Valentine Fun (chili, sandwiches, BYOB). 6:00—8:30 pm, Held in the Kings Cove clubhouse. Come join us!

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 it is outside. No tethers allowed. This is a Bylaw.
- The Social Committee is planning lots of fun activities for the Spring & Summer. Watch for more details.
- For your safety, if you are walking at night, please wear reflective clothing or carry a flashlight (turned on). It is very hard to see you or your animal in the dark!

Garage Parking:

The Bylaws state your garage must be used to park a vehicle. It is not a storage area. Many co-owners are not using their garage and parking vehicles in overflow. If this sounds like you—clean out the garage and use it to park! We are cracking down on those who do not adhere to the Bylaws.

Improperly parked vehicles will be ticketed and towed.

Online Portal Access

Sign up for the portal if you haven't already. This allows you access to your association account. Follow the link in the email you were sent or send a request to ami@amicondos.com. Include your name, address and email address and they will provide you access.



Lauren Sitko
REALTOR®

SFR **ABR**
SPECIALIST REALTOR REALTOR

Cell (248) 933-9224
Office (248) 652-6500
Fax (248) 218-6578
laurensitko@realestateone.com
www.laurensitko.com
Michigan's Largest Real Estate Company
1002 N. Main, Rochester, MI 48307

Real Estate One

KINGS COVE RESIDENT

Daylight Savings Time

begins Sunday, March 12, 2023! 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.



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.

Often times, 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

1055 E South Blvd Ste 140
Rochester Hills, Michigan 48307
(586)752-4861

56849 Grand River Suite 12
New Hudson, Michigan 48165
(248)257-5556

ATTENTION

Please provide an email address and phone # to the office if you have not. In case of an emergency we must have this info. Email your name, address, email and phone# to kingscove@amicondos.com Thank You