

MEMO

DATE: September 1, 2026

TO: Maple Ridge Creek Village Condominium Association Co-owners

FROM: Kelly Terrell, Property Manager
kterrell@amicondos.com

RE: Insurance Information

This letter is a friendly reminder that all Co-owners are to submit a copy of their current insurance “Declaration Page” which is due when you renew your insurance each year. All Co-owners with a “ranch” style unit must carry a minimum of \$235,000 in building/dwelling coverage. Co-owners with a “cape” style unit must have a minimum of \$280,000 in building/dwelling coverage. Consider renovations, finished lower levels, bonus rooms, and personal items to make sure you are covered.

If you require an insurance certificate from the Association’s insurance company, please request this at: certs@mbrinsurance.com as the management company cannot request the certificate on your behalf.

Your insurance coverage must be done in accordance with your By-laws, Article IV, Section 1A which clearly states: “It shall be each Co-owner’s responsibility to obtain insurance coverage for the interior of the Unit, including Common Elements therein, all fixtures, equipment, and trim within a Unit, personal property located within a Unit or elsewhere in the Condominium, as well as for all improvements and betterments to the unit and Limited Common Elements, and for personal liability and property damage for occurrences within a Unit or upon Limited Common Elements appurtenant to a Unit for which the Co-owner is responsible pursuant to Article IV of the Amended and Restated Master Deed, and also for alternative living expense in the event of fire or other casualty, and the Association shall have absolutely no responsibility for obtaining such coverage. Proof of required Co-owner insurance must be supplied to the Association upon request.”

Remember that the amounts listed for 2026 represent the minimum requirements, not the recommended level of coverage for any specific unit. If improvements or upgrades have been made at your unit you should consider enhancing your coverage.

Please submit updated documents by December 1, 2026 and as a good practice, submit a copy of your declaration page when you renew your insurance policy each year. Please email the updated form to Kelly Terrell at kterrell@amicondos.com. You may also mail them to Kelly at the address listed above. Thank you for your cooperation.