

Bay Court Association  
PO Box 859  
Morrisville, VT 05661

July 20, 2017

Dear Homeowner,

The Board would like to inform you about several things that have come up and need your attention.

1. Insurance - The Bay Court Master Building policy has been moved to a new agency and company. If you have a mortgage, your mortgage company may be contacting you to provide them the new information about coverage. You may provide them the following contact information to have the new agent take care of their request for you, or contact Sierra at the agency and provide her your mortgage identification information, and she will get the information to your mortgage company. The new agency and contact person effective July 1, 2017 for this request is:

- a. Master Policy Agency  
Williston Insurance Agency - Palmer Insurance Agency  
33 Blair Park Suite 102  
Williston, VT 05495  
(o) 802-879-0119  
(f) 802-879-0376

Contact for certificates of insurance for mortgage companies:

Sierra Ayers  
[Sierra@willistoninsurancevt.com](mailto:Sierra@willistoninsurancevt.com)  
802-879-0119

- b. Homeowner – Unit owner policy  
Every homeowner should have a separate unit owner policy designed to cover your specific needs as either a resident homeowner or an owner renting to others. If you do not have such a policy there are exposures to your ownership that you should address. Without a unit owner policy, you would be out of pocket for some losses.
    - i. If you already have a unit owner policy and need to know more about how it will work with the new Master Policy, have you agent contact Rodney Putnam at the above new agency for the Master Policy
    - ii. If you do not have a unit owner policy, you may contact Rodney to provide you details and a quote for coverage. Some areas of exposure that you will want to discuss are:
      1. Owner liability within your unit
      2. Loss of use of your property if you are displaced by an insurable loss.
      3. Contents coverage on your property which is not covered by the Bay Court Master Policy
      4. Betterments and improvements – If you have made changes to your home that are better than the original components, you may need to cover these with additional insurance above what would be covered by the master policy.
    - iii. You are free to shop other agencies for a unit owner policy, but you should have it designed to complement the Master Policy held by the Association.
    - iv. If you have questions unanswered after discussing the new master policy with our agent, or with your existing unit owner policy agent, please contact me as below.
2. Summer Projects - The Board is moving forward with several projects this summer. We will keep you updated by posting notices at the homes when schedules are confirmed
    - a. Parking lot – painting of no parking areas on the pavement to make it clearer about no parking areas. – Scheduled for Tuesday July 25 with Wednesday as an alternate if Tuesday

is rained out. The painting will take place in the spaces in front of each entry area. Cars should not park in the spaces next to the entry space during the painting to provide clearance to work and to avoid spray paint drifting to your cars. If you are home during either of the days listed, please make arrangements for your car to be parked away from the work areas until the painting is completed.

- b. Building siding – staining and treatment of siding. The board is reviewing several proposals for staining the siding.
- c. Landscaping beds and brush cutting at the rear of buildings. The plantings at the flag pole will be cleaned up and the encroaching brush and small trees will be cut back in the rear of building 5 and 6 and between the corner of 4 and 5 and the edge of the bank.

Thanks for your attention and cooperation. If you have any questions or suggestions, please let us know.

For the Bay Court Board

Joe Hester Ingram  
Secretary  
802 371 8810