

### Insurance

Insurance for your dwelling is the responsibility of each unit owner. This includes casualty insurance as well as insurance for all damages or injuries caused by the negligence of the unit owner with specific minimums (see Article 5, Section 1, pages 7-8, in your Covenants and Restrictions). Please contact your insurance agent and have the association named as additional insured.

Briar Cove Paired Cottages Association, Inc. c/o 1st American Management Co., Inc., 3408 Enterprise Avenue, Valparaiso, Indiana 46383. Receiving this notice will provide the association with proof of coverage as well as notice of cancellation (something a photocopy of a declaration pages does not). There should be no charge for this service and it should bring peace of mind to each resident knowing that their neighbor carries adequate insurance in the event that something happens that effects their unit. The recent fire on Mackinaw Place should also serve as a reminder to review your coverage and update your emergency notification contacts.

### Coyote Alert

A resident recently witnessed the unpleasant sight of three coyotes pulling apart a rabbit in her backyard. Please be advised that dogs should always be under the control of the homeowner on a leash. Since the coyotes are coming close to the residential units let's exercise care with our pets and of course small children.

### Friendly reminder

A resident recently informed me that her husband happened to be talking to a neighbor about the recent Lake County tax bills. The neighbor mentioned that the bill was unusually high. Since most tax bills are sent directly to your mortgage company, you may not have paid too close attention to the details if your received them in the mail. You are able to pull up a copy of our tax bill online at the Lake County Treasurer's website. Check to insure that your homestead and mortgage exemption (if applicable) is included in the tax bill calculation. The resident called the Treasurer's Office. Long story short, they acknowledged the error on their end and recalculated the tax bill. It never hurts to double-check these things, as errors do occur.