

Bermuda House Association

328 N. Ocean Blvd
Pompano Beach, Fl. 33062
Phone 954-781-5522

December 30, 2009

Dear Owners,

“Florida legislature passed regulations "requiring all condominium owners to have condominium insurance for their unit and to provide proof of that insurance to the condominium association. Additionally, the insurance certificate is to name the condominium association as "an additional named insured and loss payee."

These requirements are based upon [FS 718.111\(11\)](#) The insurance policy purchased by the Bermuda House Association insures certain aspects of your unit. It does not provide complete coverage for your individual unit or personal property.

> The association shall require each owner to provide evidence of a currently effective policy of hazard and liability insurance upon request, but not more than once per year. Upon the failure of an owner to provide a certificate of insurance issued by an insurer approved to write such insurance in this state within 30 days after the date on which this written request is delivered, the association may purchase a policy of insurance on behalf of an owner. The cost of such a policy may be collected in the manner provided for the collection of assessments in s. 718.116.

> Name “Bermuda House Association, 328 N. Ocean Blvd Pompano Beach, Fl. 33062” as additionally named insured and loss payee on your policy.

> Liability insurance with minimum of \$250,000. coverage.

> \$2,000. Loss assessment coverage for wind which is automatically part of Florida condo unit homeowners insurance policy.

> Each unit owner shall show proof of insurance that meets requirements noted in this letter annually by February 1st of each year showing adequate coverage on real property and contents.

> Failure to comply may result in a violation fine of \$250.00 and may result in the Association “force placing” insurance and directly invoicing the unit owner for the insurance premium cost.

To ensure that all unit owners and the Bermuda House Association is in compliance with Florida Law the Bermuda House Association is requiring all owners to provide the Bermuda House office with proof of insurance that meets the requirements noted in this letter no later than February 1, 2010.

Sincerely, Steve Snider, Bermuda House President

