



February 8, 2013

Dear Homeowners,

Being prudent with the association's money, the board rebid our insurance coverage this year. Many policies experienced large premium increases because of hurricane Sandy. So to save some money we switched carriers. However the board and management quickly became very dissatisfied with the service being provided by the new carrier, and, because of this, we were concerned about how they would handle a claim. So with the advice of our property manager and insurance agent we cancelled and replaced the new policy. Our agent recommended a policy with Nationwide, which is now in effect. This policy will cost about the same as our previous one, and, like the previous one, offers coverage for betterments – things that were added to your home after general construction such as finished basements, wood floors, and remodeled kitchens. This association-provided coverage allows you to save some money by lowering your personal HO6 coverage for betterments if you wish. One caveat, however, is that very few agencies and carriers offer this betterment coverage through the association. If in the future we were to change carriers to one that does not offer it you would need to adjust your personal insurance to cover any betterments to your home. The association remained fully covered at all times during this change.

If you need a copy of the Nationwide Certificate of Insurance, or advice on your personal HO6 coverage or Nationwide's betterment coverage, please contact Hollinger Services at 847-437-2184. The board and management have been and remain very satisfied with Tom Hollinger, and we trust his advice.

On another note, Comed has been replacing all of its underground cables at Deer Run. Because of age and deterioration this needed to be done, and neither we nor Deer Run had a vote – they have an easement to do this work. Unfortunately they are tearing up some of the sod that we just installed in our backyards on the west side. Comed will repair this damage in the spring, but owners will need to water this repaired grass several times per week for 3 to 4 weeks when the temperatures warm up. Any grass that dies for lack of watering – whether installed by Charter Hall or Comed – will be repaired at the owners' expense because it is an owner responsibility to water the landscaping.

Because of scheduling conflicts we have canceled the February board meeting. The next meeting will be at 7pm on April 10th at the Palatine library.

As always, please contact us with any questions, issues, or suggestions. You may email us at [info@desirabledwellings.com](mailto:info@desirabledwellings.com) or [charterhall@comcast.net](mailto:charterhall@comcast.net), or you may call DD at 847-776-8222. Remember – we can't fix what we don't know about.

Thank you.  
The Board of Directors