

INDIAN CREEK VILLAS HOA NEWS

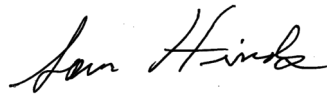
INFORMATION ON FIRE

January 2016

Every time there is a fire at Indian Creek Villas, a lot of questions come up. I will try to explain some of the things you should consider if you rent or own here. Our insurance carrier does not cover lodging after a fire. Their reasoning for that is that owners have a homeowners policy which should cover that and renters can buy a policy which covers furniture and possessions and rent subsidy in case of being burned out of your home.

Our association, because of past claims, has a large deductible of \$10,000. Our CC&Rs state that a homeowner is responsible to pay the deductible. This is one fire and one deductible per fire so it will be shared by the four units. When a homeowner buys insurance, they should consider putting loss assessment on their policy. They have amounts from \$10,000 to \$50,000 that are available at an additional cost. If a homeowner has a loss assessment and they are assessed a share of the \$10,000 deductible, the insurance will usually pay that. This is just an informational note for everyone. Our policy covers fixing almost everything in a fire but there may be an occasional exception, but not many.

If you have any questions concerning this, you can call the manager at 760-340-1703. I am available Monday, Tuesday, Thursday and Fridays from 8:30 to 12:30.



Property Manager

Our Desert Landscaping is finally finished. Here are a few pictures of the completed project.



SAM HINDS
PROPERTY MANAGER

BOARD MEMBERS:

Ivan Thomson President
Cid Saragossa Vice President
Sandra Short Secretary
Cleve Kingston Treasurer
William Stricker Director

EMAIL ADDRESSES

We have 190 owners with email addresses. Having an email address for our owners makes for quicker and no-cost communications. We can email everything except the Election materials.

If you have not yet provided us with your email, please do so. You can email to icvhoa@gmail.com
Thank you.

46-805 Highway #74, Unit #1

760-340-1703 icvhoa@gmail.com