

*Meadow Hill, Inc.*  
*Glastonbury, CT 06033*

*April 2024*

As members of our condominium community, we all share a vested interest in ensuring the safety, security, and financial well-being of our shared property. One critical aspect of safeguarding our investment and minimizing potential financial burdens is through the implementation of effective loss prevention strategies, which help keep insurance premiums down and also reduce the frequency and severity of claims. Also known as Risk Management, this process of implementing loss prevention strategies is designed to keep Meadow Hill insurable and hopefully, even attractive to insurance companies. By proactively addressing potential risks and hazards, we can collectively work towards maintaining a safe and secure environment for everyone. The following guidance is being provided to the unit owners of Meadow Hill as a resource and is not intended to be relied on exclusively as exposures and circumstances are unique to each situation.

**Here are some key reasons why loss prevention should be a priority for all condominium unit owners:**

1. **Cost Savings:** Implementing loss prevention measures can help mitigate the risk of incidents such as fires, water damage, or theft, ultimately reducing the frequency and severity of insurance claims. This, in turn, can lead to lower insurance premiums. Our insurance premiums at Meadow Hill have increased from \$90,000 in 2020 to \$176,000 in 2024. We must do everything we can to reduce claims at MH and try to reduce the insurance premiums or at least try to keep them from continued significant increases.

The executive board is considering increasing the master policy deductible from \$25,000 to \$50,000. This would save the association significantly each year, yet it would require all unit owners to increase their H06 dwelling coverage to \$50,000.

2. **Protection of Assets:** Our condominium represents a significant investment for each of us. By taking steps to prevent losses, we help protect the value of our property and ensure its long-term sustainability.
3. **Enhanced Safety and Security:** Prioritizing loss prevention contributes to the safety and well-being of everyone within the condominium community. By identifying and addressing potential hazards promptly, we create a safer environment for residents, guests, and visitors.
4. **Preservation of Reputation:** By actively promoting loss prevention efforts, we demonstrate our commitment to maintaining a high standard of living and preserving the reputation of our community as a desirable place to live.

Loss prevention is not only a prudent financial strategy but also a fundamental responsibility we share as condominium unit owners. By working together to identify, address, and mitigate potential risks, we can protect our investments, enhance safety and security, and foster a thriving community for years to come.

## **What have we done so far?**

The single most important project that we completed was the aluminum wiring remediation program in 2023. Without having addressed the safety of the aluminum wiring at Meadow Hill, there is no doubt that we would have lost all insurability.

Additionally, we started our program to reduce losses at Meadow Hill by implementing the recently required inspection and documentation of our “High Risk Components and Conditions,” namely:

- Chimneys and Fireplaces
- Gas or Electric Fireplace Logs
- Smoke Detectors and Carbon Monoxide Detectors
- Water heaters
- Washing Machine Hoses and Valves
- Dryer Vents

It is the owner’s responsibility to maintain, repair, and replace each of these components as required according to the rules of Meadow Hill, Section 7.11.

## **What else is important?**

- Unit Owners are responsible for the maintenance, repair, and replacement of the air conditioners and compressors serving their unit, as well as the furnace and heating/cooling ducts. Any water damage resulting from a lack of proper maintenance will be the unit owner’s responsibility.
- There can be no use of a barbecue grill or open fire on any Unit Owner enclosed or open porches within five (5) feet of building(s), door(s), window(s), or air intake(s). Propane cylinders must not be stored in the resident’s unit, enclosed porch, and/or garage. Grills should not be used under canopies as this represents a significant fire risk.
- Unit owners are responsible to maintain, repair, and replace patios, balconies, and porches assigned to their units. An owner must also maintain, repair, and replace any walkways they or a previous owner installed. We have conducted a deck engineering survey. Unit owners who need to take action to repair, restore, or replace their decks or patios will be notified by Meadow Hill. A report from Walter Brownsword, Board Director and Chair of the Maintenance Committee, will be presented to the board and unit owners at an upcoming board meeting.
- Units Left Vacant between November 1 and April 1 – must maintain heat at no less than 60 degrees F. Units vacant for an extended period of time must be properly winterized and the water shut off at the main. If you are in a two- or four-unit building, you might not have a water shut off valve in your unit. You might want to consider having a water shut off valve installed so that you can turn off your water during periods of absence.

### **What else can you do to help reduce risk at Meadow Hill?**

- Notify maintenance if you notice any sidewalks, paths, or parking lots where there is a risk of falling due to deterioration or potholes.
- Report any areas that seem to collect high amounts of water after a storm
- Report gutters that are clogged with debris
- Report any lights that are out in parking lots
- Report any pest infestations found
- Do not use frayed extension cords or overload any electrical outlets
- Repair any water leaks in your unit in a timely fashion.

### **What else should you do to protect yourself?**

- Make sure your emergency contacts are up to date, either in Pileria or with a neighbor, so that if you need emergency help contacts are identified.
- Keep pictures and receipts for any work you had done to your unit to upgrade the interior. Should you ever have a major disaster in your unit, this will help the insurance company to identify “like kind and quality” for purposes of rebuilding.
- Make sure you have a H06 policy to protect you for dwelling coverage (up to \$25000 for dwelling coverage at the present time), your personal contents, loss assessment coverage for \$10,000, and “loss of use” coverage.
- In addition, if you rent out your unit, make sure your insurance covers you for “loss of income” and that your renter has coverage (an H04 policy) on their personal property, liability and “loss of use.”
- Unit owners or residents that have contracted with a home health care agency for in home services should get a certificate of insurance from their agency showing liability and workers’ compensation coverage. Ideally, the unit owner/ resident should ask to be named as an additional insurer on the agency’s policy.

In the coming months, you will hear more about what the Insurance and Risk Management Committee (that was put in place by the board of directors) is doing to address “risk management” at Meadow Hill. We want to make sure we are doing everything we can to protect, improve or enhance our property as needed; to improve our insurability; to protect our personnel, and lastly, to ensure the strength of our future financial health. As an aging community (Meadow Hill is 50 years old), it is imperative that we stay on top of all maintenance items and quickly address any infrastructure issues that can lead to insurance losses.

Insurance and Risk Management Committee

T. Bailey

D. Wellington, Chair