WATERTREE NEWSLETTER

watertreeofdewittcondos.com

August 2026

Paid Advertising

A to Z Liquor & Wine

A to Z Wine & Liquor is your convenient neighborhood stop for wines, spirits, and everyday favorites. Whether you're picking up a bottle for dinner or trying your luck with lottery tickets, you'll find great selection, great prices, and friendly service.

Insurance Information

Insurance information is included on the next page. Take a few minutes to review this information & ensure your policy is appropriate and current. If you have a renter, in addition to your HO-6 policy, please also require your tenant to carry renter's insurance. Update your insurance information with the office by sending the cover page (carrier and policy number) to the office for H-06 and renter policies.

Pool Closes Sept. 7th

Weather permitting, the pool is open 11AM to 7PM daily through Labor Day. Please read the 2026 Pool Rules (see QR code).

Show your pool pass & Sign in:
Every person, every time.

The Great New York State Fair

The State Fair opens August 26th and runs through Labor Day, September 7th.

Food Truck

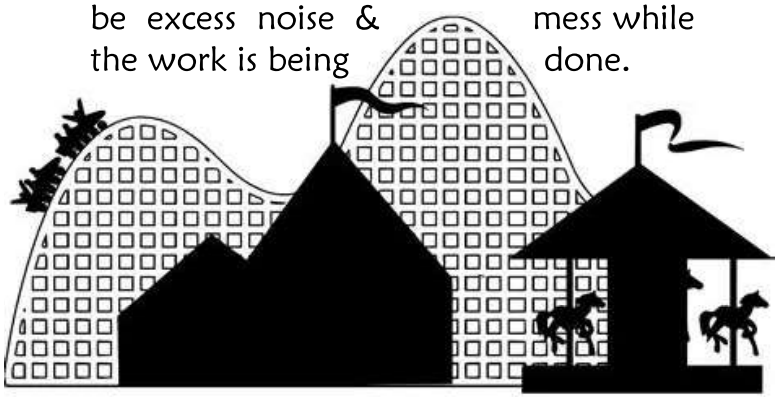
There is a food truck event scheduled for Wednesday, Sept. 16th, 4:30 - 7:30. Frank's Franks offers all-beef hot dogs, burgers, & more. Enjoy a dinner special.

Trash Tip

Our dumpsters are often very full before Butler Disposal empties them. Please break down cardboard boxes and flatten containers before disposing of them, to best use the space in the dumpsters. This will help keep the trash area clean & free of debris. There is a $25 per bag fee for any improperly placed trash that staff removes.
RED for recycling, GREEN for garbage.

Remodeling

If you are remodeling, please contact the office BEFORE installing a bathroom cabinet, kitchen cabinets, sinks, vanities, etc. There are pipes and wires in the walls that must not be damaged. Review required permissions and notifications in the By-Laws and House Rules (Sections 6 & 7). As a courtesy to your neighbors, let them know ahead of time that there may be excess noise & mess while the work is being done.



WATERTREE OF DEWITT CONDOMINIUMS

400 Watertree Drive, East Syracuse, NY 13057
315-437-1426, wthoa@aol.com
watertreeofdewittcondos.com

TO: All Homeowners
FROM: Ed McShane, Property Manager
SUBJECT: Insurance Information

The purpose of this letter is to explain the insurance coverage and responsibilities at Watertree of Dewitt Condominiums. As explained below, there is a blend of coverage between policies held by the Home Owners' Association (HOA) and the individual Home Owners.

The Association carries a Master Insurance Policy, underwritten by the Greater New York Mutual Insurance Company that includes casualty coverage for all of the Buildings of $50million and liability insurance of $2million. The premium for this policy is paid by the Association with your Common Charges. Included in this policy is coverage for all of the Common Elements and all of the Homes, subject to a $10,000 deductible limit. Insurance certificates can be obtained directly by contacting Lou Battaglioli at OneGroup at 518-952-7970 or lbattagliolo@onegroup.com.

The association documents are silent with regard to payment of the deductible. Therefore, the Board of Managers has established the policy that the deductible shall be paid by the individual Home Owner. In addition, items not covered by the Master Policy include clothing, furniture, jewelry and other similar personal belongings. Upgrades within your unit (improvements & betterments) which have a value which is significantly higher than the original installations (such as cabinets, carpet) are only insured to the replacement value of the originals. There is also no coverage in the Master Policy for improvements or fixtures which were not part of the original installations (such as gas furnaces and wallpaper). In order to provide coverage for the deductible and for items not insured by the Master Policy, **each Home Owner should carry your own HO-6 policy** which provides the coverage for the deductible and for personal belongings excluded in the Master Policy. Adding an "all-risk" rider (I.S.O. form HO-32) provides the broadest possible coverage. The Board recommends a minimum of $10,000 in "building coverage", however that limit should be increased if you have any significant upgrades (some examples mentioned above). The combination of the two policies will effectively limit your "out-of-pocket" exposure to the deductible limit on your personal HO-6 policy for most losses. *The Board also recommends that owners of lower level Homes obtain coverage for back-up of sewers and drains, an occasional problem that only affects lower level units.

The Board strongly recommends all non-resident Home Owners (landlords) carry a **condominium rental policy** which provides coverage specific to their unique needs. In addition, the Board strongly recommends you require your tenant to carry **renter's insurance**, to protect both you and the Association. Keep in mind that short-term rentals (under 90 days) are not allowed at Watertree.

One of the realities of community living in an "apartment" setting such as ours is the potential for damage to your Home from a source which is totally beyond your control. The initial reaction of the Home Owner sustaining such damage is to seek reimbursement for any repairs necessary to restore the Home to its original condition from either another Home Owner or from the Association. Very often, however, reimbursement for repairs of this kind of damage is recoverable through the damaged individual's personal insurance coverage or through a blend of coverages of all parties involved.

The Board of Managers, after careful review of the By-laws, the Master Insurance Policy, and various HO-6 policies, has established the following policy to make you aware of the Association's responsibilities, your responsibilities, and your neighbors' responsibilities in the event of property damage to your Home.

There are three ways damage can occur to your Home from sources outside your Home.

1) Damage to your Home as a result of the negligence or lack of maintenance of another Home.
2) Damage to your Home as a result of accidental casualty from another Home.
3) Damage to your Home as a result of a defect to the Common Elements.

1) Damage to your Home as a result of negligence or lack of maintenance of another Home.

In the event of damage to your Home due to the negligence of another Home Owner, you have a right to pursue compensation for necessary repairs from the negligent party. The negligent party has a responsibility to promptly perform any maintenance necessary in his Home to minimize any further damage to your Home.

2) Damage to your Home as a result of accidental casualty from another Home.

In general, you can only recover damages from another Home Owner when he has been negligent in the care and upkeep of his property. In the event of accidental damage to your Home from another Home, the Board recommends that you submit a claim for repairs to the insurance company which carries your HO-6 coverage. A claim may be submitted to the Master Policy in the event your HO-6 claim is greater than the $10,000 deductible limit.

3) Damage to your Home as a result of a defect in the Common Elements.

In the event of accidental damage to your Home due to a defect in the Common Elements, you may be requested to submit a claim to your HO-6 insurance company for damages below the $10,000 deductible limit. The Association assumes no liability for the cost of damage below the $10,000 deductible limit, however they may reimburse you for your out-of-pocket expense toward <u>your</u> insurance deductible.

In the event your claim is denied by your Insurance company (and you were carrying the coverages and endorsements recommended by the Board of Managers), the Association may accept responsibility for repairs to your Home which were the direct result of a defect in the Common Elements. Under no circumstances will the Association accept responsibility for repairs or replacements to any personal belongings not defined by the Association By-laws as being part of the Home.

Should a repair to the Common Elements require us to enter your Home and cut a hole in your wall or floor to complete the repair, you will be requested to submit a claim to your insurance company for the repair of the wall or floor and the Association will reimburse you for your deductible.

Feel free to contact the management office at 315-437-1426 if you have any questions or require any additional information.

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