



November 2025

Villa Del Mar Homeowners Association

The Script

HOA Condo Insurance Coverage Summary *Insurance Info for HO-6 Policies*

Although VDM has Hazard, General Liability and Earthquake insurance coverage, it is for catastrophic events such as major fires and earthquake claims and does not cover most individual unit issues.

Homeowners are required to have individual condo insurance (HO-6) policies to avoid costly repairs. VDM has renewed hazard and earthquake insurance coverage through The Gallagher Group. Contact our acct. manager directly if you have questions or need help with insurance. Contact Harry Flanigan at The Gallagher Group 909-294-3484 Harry_Flanigan@ajg.com.

Homeowners will receive a Summary of the VDM Insurance Coverage and a general description of what is covered in your End-of-Year paperwork. It is important that each owner understands their individual liabilities as a homeowner and obtains Personal Condo Insurance (or have renters purchase additional renter's insurance) and pet insurance (if applicable) to cover *YOUR* Personal Liability, your Personal Property such as appliances, fixtures, electrical, plumbing, flooring, countertops and/or cabinetry, and your

assessments; (Coverage for your portion of the deductible of the VDM Hazard and General Liability Insurance coverage). Earthquake loss assessment coverage is separate and is available through the California Earthquake Authority.

Fire: In the event of a major fire event or total building loss from fire the Association's insurance would rebuild the structure to bare walls. You would need building coverage

for items such as, but not limited to, your unit interior, appliances, fixtures, electrical, plumbing, cabinets, counter tops, carpeting, tiling or hardwood flooring



as well as coverage for your personal property, personal injury, loss of use, HOA assessment payments etc. The Association's property deductible is \$25,000 per occurrence. At the risk of the association losing insurance coverage all together due to too many claims, the association may choose to pay for damages through reserves or special assessments.

Earthquake: Earthquake and Condo Unit coverage are two separate policies, and you should call your agent to make sure you are covered. As a homeowner you each own 1/230 of all structures & amenities in the complex. In the event of an earthquake, you each collectively own all buildings and will be responsible for one / two

Inside this Issue

- Pg. 1** HOA Condo Insurance Coverage Summary
- Pg. 2** Insurance Certs for Mortgage Companies
- Pg. 2** Courteous Neighbors
- Pg. 2** No Smoking or Vaping
- Pg. 2** Monthly Reminders
- Pg. 2** Important Days in November

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hundred and thirtieth of the deductible to repair or replace the buildings to their original design including current building code upgrades.

The earthquake insurance deductible is 15% per building with a minimum loss of \$50,000. That means each owner will have to pay 1/230 for the 15% value of the building that is a loss. For example, if a building replacement is valued at \$1,500,000. That is \$225,000 divided by 230 units = \$978.26 per homeowner per building. In the event of a major loss it is possible that these limits may not be adequate. If damages exceed our limits, owners will be responsible for the difference. It is important to consider purchasing "Loss of Use" coverage. This coverage would provide you with a limit to rent a property while your property is

unusable from earthquake damage. **Contact your insurance agent regarding earthquake and loss assessment coverage.**

Insurance Certs for Mortgage Companies *Where to Get This Information*

Every year many mortgage companies require that homeowners supply them with insurance certificates for the Association's Insurance Coverage. If you receive a letter from your mortgage company, you need to fill out the online form at: <https://forms.aig.com/251480625072958/>

Be Sure to have your mortgage letter handy and provide the mortgage information necessary to have the certificate sent to the

correct location for your loan.

Courteous Neighbors *Living in Close Quarters*

Please remember that we live in close proximity to neighbors. Loud music, voices and barking dogs are some of the highest complaints we receive.

Please remember to keep your neighbors in mind and be respectful to everyone. Many of your neighbors work from home and are on conference calls and video chats to do their work. Residents can't hear or participate with loud music, voices and dogs barking. Please keep noise levels down and windows closed or dogs off the patio when you are not home.

No Smoking or Vaping *Neighbor Health & Safety Concerns*

We have received some new complaints regarding smoking and vaping in our common areas, patios and carports. Smoking and vaping is not allowed in any common areas, garages, carports or patios and you may receive a violation for doing so. Please make sure that you, your tenants or guests are not smoking or vaping cigarettes, marijuana or any other noxious odors in these areas.

There are also concerns such as young residents and adults who may be affected by second-hand smoke and toxic smells. Residents with asthma and other breathing issues are extremely concerned with these issues. Please remember that you are in close proximity to neighbors and smoke travels further than you think. It is greatly appreciated that you are courteous to each other. Thank you for your help.

Monthly Reminders

Street Sweeping Day: REMINDER: **NO PARKING** in the alleys and Driveways at VDM during this time. Street sweeping day is the **3rd Wednesday of every month.** This month it is **November 19, 2025.** Please do not park on the city streets between 8:00am - 10:00am. The City will issue parking tickets which are about \$45.

General Board Meeting: There will be is no General Board Meeting in November.

Important Days in November: King Tut Day - November 4th. Veterans Day - November 11th. Thanksgiving - November 27th.

