

Jacaranda Country Club Villas Condominium Association, Inc.

C/o Sunstate Management Group
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To Whom it May Concern:

1-The Jacaranda Country Club Villas has a Wind Insurance policy.

Definition of Wind Damage: Our wind insurance policy applies to wind and/or water damage that got into the building through a defect in the shell (roof or walls) of the building. (The water did NOT fall to the ground and back up into the building.)

The policy covers from the unfinished drywall out while the owner's H06 condo insurance covers from the paint in. In addition, any upgrades (windows, doors, garage doors, a/c units etc.) are the responsibility of the current owner to properly insure and subsequently replace going forward. The association's responsibility ends with restoration to original specifications of the building and only for portions of the shell of the building that have never been upgraded.

The association will mitigate water damage to the shell of the building caused by the wind during the hurricane. This includes removal of wet drywall, carpet, and pad, drying out the building, and reinstalling drywall. It also includes repairs to the roof including fascia and soffits, due to wind damage.

It excludes gutters, downspouts, and rain shields, screened front entries and porches, floor coverings such as carpet, tile, vinyl planks, baseboards, texturing (ceiling), painting or wallpapering the walls.

2-The Jacaranda Country Club Villas does not have a flood insurance policy because we are not in a high-risk flood zone.

Definition of Flood Damage: Rain that fell to the ground and caused stormwater systems and low-lying areas or areas with poor drainage to back up and flood buildings; or wind that caused storm surge to flood dry land and associated structures.

Judy Liston
Director Insurance & Finance
Jacaranda Country Club Villas COA