

THE VILLAGER - September 2023

334 River Woods Lane, Burnsville, MN 55044

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Office Hours Mon. – Thurs. 9:00am-4:00pm Friday 9:00am-12:00pm

Reminder the office is closed from 9/2-9/4/2023 for the Holiday.

INSURANCE RATE UPDATE: *The Insurance premium increase for the Association is approximately 13%. This is a 4% increase in building values and a 9% increase in rates. Please read the attached Insurance Newsletter for more information.*

INSURANCE PAYMENT REMINDER: *Bills have been sent from Kraus Anderson to all homeowners and mortgage companies of those of you that are not escrowed with the Association. It does not matter if your insurance is escrowed with your mortgage company or not, it is still the owner's responsibility to ensure that this is paid on time from you or the bank. Owners also must verify with their mortgage companies that payment was made out to and sent to Kraus Anderson. Late fees will begin September 21st and all accounts not paid will be turned over to Legal on October 1st, please don't let it get to that point! Follow up on this until Kraus-Anderson confirms they received the payment. Owners that escrow with River Woods will get their statement the week of September 11th. The balance for 2023-2024 insurance policy is due in full. You cannot make payments! Trying to set up an escrow payment now for the balance due is not an option. You can however talk with the office about setting up an escrow for insurance due September 2024-2025. If you did not receive the bill from Kraus Anderson (unless you escrow with the Association) please contact Kibben or Amber at 952-707-8200 or email riverwoods@kainsurance.com.*

THE MASTER POLICY INSURANCE DEDUCTIBLE FOR OCTOBER 1, 2023 – OCTOBER 1, 2024, POLICY TERM IS NOW \$50,000 FOR ALL COVERED PERILS. YOU WILL NEED TO CONTACT YOUR HO6 CARRIER AND INCREASE YOUR LOSS ASSESSMENT DEDUCTIBLE TO \$50,000. INCREASING THIS LOSS ASSESSMENT ON YOUR HO6 POLICY IS A VERY MINIMAL INCREASE ON THAT POLICY PREMIUM. Your policy should have already been set at a \$25,000.00 loss assessment coverage because the water deductible has been that for years. Contact your HO6 agent to make this increase as of 10/01/2023.

Pool Hours: The pool will close for the season on Labor Day, Monday, September 4th at 8:00 pm.

Fall Festival: The Association is having a fall gathering! The Fall Festival is Friday, September 22nd, 2023, from 5:30 pm to 7:30 pm at the River Woods sport court. Bring a chair, your favorite beverage, and a dessert to share! We will be singing Karaoke, playing corn hole, and having a kids coloring contest for a pumpkin prize!! The Association will also be providing apple bars, brownies, ice cream and apple Cider! We hope to see you there!

Phones and Emails: Phone calls and emails are not monitored after business hours or on weekends. If you have a utility issue, please contact the utility company. If you have an animal issue, please contact Burnsville Animal Control. For any emergencies contact the Burnsville Police Department. All phone messages and emails will be handled during office hours.

House and Garage Lights: The lights are available at the office for purchase. The cost is \$49.00 uninstalled and \$55.00 installed. Please contact the office if you would like to purchase. You cannot use any other replacement light on your outside lighting.

Plantings: As noted in last month's Villager: *Any perennial plantings, shrubs, trees, etc. must be approved through the Association. Please **do not** purchase these items until you have received approval.* The 'etc.' would also include items placed on common grounds such as bird feeders, planters, rock gardens, solar landscape lighting, If they impede; mowing, blowing, trimming, any grounds work, they will be removed, and the Association will not be responsible for any damage to any items. Also, there is underground pole lighting running all throughout the Association, owners adding decorations and plantings have damaged and broken these lines which are very difficult to find and repair, thus another reason for requiring approval.

Sanitation: The garbage and recycling are contracted through the Association. The contract is specific for container sizes and number of containers; one garbage container and one recycling container per unit, provided as per the contract by Aspen. The only reason containers should be swapped out is if they are damaged. Contact the office if you have a damaged container that needs to be replaced. If you have extra garbage/recycling or other materials that are not allowed or do not fit in the containers provided you are to contact Aspen at 612-884-8000 to plan for pick up and payment, the Association does not pay for these.

Wildlife: PLEASE be sure to keep the lids closed on your garbage containers as the wildlife are not shy about helping themselves and making a mess, this only attracts them! DO NOT FEED THE WILDLIFE!! (Birdfeeders exempt as long as it's birdseed/feed)

Wasps/Hornets/Bees: Wasps, hornets and bees are also very abundant at this time. The Association is limited with what we can do. We will try once or twice to 'dust' with a power that we are certified for and remove the nest if possible. If it is more invasive than what we can do, or if the nest is inside of your siding, you will have to call a professional to eradicate the problem.

Paint: If you are holding on to unused paint, please contact the office for a pickup or drop it off to the office. There are others waiting if you have any left. There will not be another large paint order done at this late time in the season. As the weather turns cold the office will not take back frozen paint containers.

Owners who Sell: When an owner sells their unit, the buyers are required by law to receive a Resale Disclosure Packet provided by the Association. The cost for that packet is \$400.00 and it is paid for by the sellers at the closing. This packet should be requested prior to listing your unit for sale, by the seller's agent via email.

ACH - Auto Fee Payments: Reminder that automatic fee payments are available and free – please contact the office for the form or go to the website to access the ACH form. The completed information and voided check must be into the office no later than the 20th of the month for the following month.

Texting the Office: As explained in previous Villagers: The office phones do not have the ability to receive or send texts. Please do not send a text to the office phone. You may send a text to the River Woods email at river_woods@comcast.net.

Parking/Towing: Once again we have abuse in some areas: For those of you abusing **any part** of this rule, you may be towed **without notice**. This is the information you need to know.

- The only place a resident may park is in the garage or in front of the garage. Guests may park in residence driveway or guest parking.
- At no time may a vehicle be parked anywhere else. This includes anywhere along the driving lane or grass. At no time may a logo/work vehicle be parked in River Woods, unless working at a specific unit for the day. This is any vehicle with business information/advertisement on it.
- No boats, trailers, campers, or recreational vehicles may be parked in River Woods. You may get temporary approval for overnight loading/unloading, along with prepping it for the season. This must be approved in advance by the office. In advance means before Friday.

Mailboxes: If you lose your key, or it no longer works you must contact the Burnsville Post Office at 952-890-2274. They will re-key the box for a charge. The Association does not re-key boxes and will only have a key for your box if you provided it to the office for backup if yours is lost.

Water Reimbursements: There are times when grounds crews and contractors working in the Association will need access to water, which means utilizing outside faucets from homes. There simply isn't always time for the owners to be contacted at the time of or prior to this usage. All owners should be aware of the Association's water reimbursement program. It was most recently outlined in the April 2022 issue of The Villager which states;

Water Reimbursement Plan: This is what you will need to do - copy your bills from this January to October, reimbursements will be decided depending on when there is a need to water and when the rainy season is. Submit the copies of your bills **(all at the same time) this fall (Nov/Dec)**, and you will be reimbursed for the water usage over your normal usage from the winter. The reimbursement checks are dispersed in December. The Association will no longer pay out previous year's reimbursements; you may only submit reimbursement requests for current fiscal year. **After December 31st, bills will no longer be accepted for reimbursement for the previous fiscal year.**

Solicitations: Solicitors are required to have a permit from the City of Burnsville, with a few exceptions. The link is posted for you to review the ordinance at <http://burnsvillemn.gov/1047/Solicitors-Peddlers-Merchants-Vendors>. You may also print off a 'No Solicitation' placard from the City to place in your door or window at <http://burnsvillemn.gov/documentcenter/view/7962>.

Have a wonderful Labor Day Weekend!!

TOWNHOUSE VILLAGES AT RIVER WOODS HOMES ASSOCIATION

INSURANCE NEWSLETTER AUGUST 2023

This outline is intended to provide you with a brief overview of the Master Insurance program in place for Townhouse Villages at River Woods Homes Association. Not all coverage and/or exclusions are outlined in this letter.

The following is a general overview of policy provisions and is, of course, subject to the actual policy terms, conditions, and exclusions.

BUILDING COVERAGES – Illinois Union Insurance Company and Homeland Insurance Company of New York

The property policy provides building coverage on a replacement cost basis for the amount shown on your certificate of insurance. The policy provides “Special Form Coverage” protection against direct physical loss or damage to the buildings. This coverage includes, but is not limited to, the following perils: fire, lighting, windstorm, hail damage, falling objects, riots and civil commotion, explosions, smoke damage, removal expenses, vandalism and malicious mischief, damage by vehicles and aircraft, weight of ice, sleet or snow or water damage. **The applicable deductibles are as follows: Water Damage - \$25,000; Flood and Earthquake - \$50,000; Wind/Hail – 1% of Building Values affected by loss, subject to \$100,000 minimum; and all other perils - \$25,000. If several units are damaged by the same occurrence (i.e., Tornado) then the deductible will only apply once. Loss assessment coverage may be available on your HO-6 policy to help offset some of this deductible expense to you, the homeowner. Contact your personal lines agent to clarify. The homeowner will be responsible to pay for whatever portion of the deductible is assigned to the unit. The maximum deductible possible on home/unit is \$50,000.00 and this is the amount you should insure for the loss assessment deductible on your HO-6 policy.**

The major exclusions of your policy are as follows: Nuclear, Biological, Chemical and Radiological loss, Earthquake, Sprinkler Leakage, Pre-Existing Property Damage, Asbestos Material, Pollution & Contamination and Terrorism.

The definition of “Building” includes:

- A. *“...Completed Additions” and*
- B. *“...Permanently installed fixtures, machinery, and equipment. Outdoor fixtures” and*
- C. *“...Personal property owned by the association that is used to maintain or service the office, shop, pool, building or structure including fire extinguishing equipment, outdoor furniture, floor coverings, and appliances used for refrigerating, ventilating, cooking, dishwashing or laundering. AND if not covered by other insurance, additions under construction, alterations and repairs to the building or structure, materials, equipment, supplies and temporary structures on or within one hundred feet of the described premises, used for making additions, alterations or repairs to the building or structure.”*

This means that anything *permanently* installed in a unit, such as appliances, floor coverings, carpet, cabinets, wall coverings, light fixtures and bath fixtures are considered to be part of the building and are covered by the property policy.

PERSONAL PROPERTY COVERAGES

It is not the responsibility of the Association to insure your personal property. Personal property owned by individual homeowners, which is not permanently installed, (i.e. furniture, clothing, jewelry, and personal effects) should be insured under a Homeowner’s Condominium Owners policy (called an HO-6). Contact a personal lines insurance agent to discuss HO-6 insurance if you have not already done so.

LIABILITY COVERAGES – Cincinnati Insurance Co.

This policy contains a \$1,000,000 single limit of liability applying on a “per occurrence” basis for bodily injury and property damage. This limit of liability protects the Association and each individual homeowner, in the event that a claim arises because of an occurrence on the **common premises** of the Association.

Please note that this liability coverage does not extend to you, the individual homeowner, for your personal liability exposures occurring on that portion of the premises occupied or used exclusively by you! Personal liability exposures include such things as bodily injury or property damage caused by your negligence, libel, slander or defamation. Your personal liability exposures should be insured, along with your personal property, in your own Homeowner’s Condominium Owners policy (HO-6).

Here are some examples of liability situations.:

- A. *Someone interested in buying a home in the Association walks across the parking lot to the office. They slip and fall on ice, sustaining bodily injury. The Association’s Liability policy would respond to the claim.*
- B. *You are entertaining guests in your home. One of the guests slips and falls in your kitchen and sustains bodily injury. Your personal liability insurance would respond to the claim, not the Association’s Liability policy.*

MISCELLANEOUS COVERAGES AND EXTENSIONS

1. The liability policy contains broadened liability coverage’s which include such features as contractual liability protection, host liquor liability protection, and incidental medical malpractice protection.
2. Directors & Officers Liability coverage with United States Liability Insurance in the amount of \$5,000,000. This extends coverage to board members, committee members and other volunteers that help run the day-to-day business of the association.
3. A commercial Crime with CNA Insurance in the amount of \$500,000 is purchased which provides protection for the Association’s assets in the event of dishonest acts.
4. Cincinnati Insurance Company also provides excess liability protection in the amount of \$5,000,000. This policy extends the liability coverage for claims arising because of an occurrence on the **common premises** of the Association.

CLAIMS REPORTING PROCEDURES

Should you experience a loss or have knowledge of a loss the following steps should be taken:

1. Call the River Woods office with all information.
2. Immediately call Kraus-Anderson Claims Department (952.707.8200).
2. Kraus-Anderson Insurance will submit all necessary information to the insurance carrier(s) who will assign an adjuster to investigate the claim and make a loss settlement.
3. The association office will be able to help you with the selection of a contractor.
4. Communication is of the utmost importance! Therefore, in the event of a problem or a breakdown of communications, do not hesitate to contact the agency Claims Department (952.707.8200) or the agency Claims Manager, Deb Mueller (952.707.8208) with issues or questions.

MORTGAGE CHANGES

If, at any time in the future, you should have reason to change your mortgage company, pay off your mortgage or receive a request from your mortgage company for a Certificate of Insurance, please contact us at 952.426-6289, and ask to speak to a member of the Riverwoods Team or email riverwoods@kainsurance.com. *If you supplied us with the name and address of your current mortgagee, then we have already sent them a copy of the Certificate of Insurance.*

KRAUS-ANDERSON INSURANCE

Kraus-Anderson Insurance is a full-service independent insurance agency which has been located in Burnsville for over 40 years. We offer both commercial as well as personal lines insurance services. If you would like to review and/or discuss your personal lines insurance needs, please call Matt Akin at 952.707.8200.



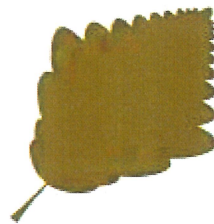
BRING YOUR CHAIRS,
BEVERAGE, AND A DESSERT TO
SHARE!
WE WILL HAVE APPLE BARS
AND BROWNIES, ICE CREAM,
AND APPLE CIDER.

FRIDAY,
SEPTEMBER 22
5:30-7:30PM
SPORT COURT



FALL

FEST



-Coloring Contest
-Corn Hole