



- **MASTER POLICY INSURANCE:**

Maryland law provides that Condominium Unit Owners will be responsible for **up to \$10,000.00 of the Condominium's Master Policy insurance deductible** if the source of the casualty damage originates in their unit.

You are encouraged to check the insurance policy for your Unit(s) and contact your individual insurance professional for guidance to make sure that you are adequately insured for up to \$10,000.00 of the Condominium Policy insurance deductible (This is typically an HO-6 policy with a loss assessment addendum). Most insurers will provide a rider on your policy that will cover the master policy insurance deductible.

Please be aware that the Condominium's Master Policy insurance does not cover your personal contents, belongings, any betterments, or improvements you may have made to your Unit(s) (Insurer can suggest a "loss assessment" rider to cover these items), and the Condominium's Master Policy insurance deductible of up to \$10,000.00 (if you are the source of the casualty damage).

All Exterior components that are considered part of the condominium units per the Condominium Unit description in the Washington Park Industrial Condominium Declaration of Covenants and ALL Unit Owners have a duty to maintain the components that are part of their Unit and that are part limited common element components as noted in the Declaration. The Association's Master Policy does not cover damage that is a result of normal wear and tear, therefore all Owners should be checking and keeping up with regular maintenance of your condominium Unit.

You are encouraged to maintain your unit's components and all relevant mechanical equipment appurtenant to your Unit (as described in the Declaration Article III) in good working order. Recommendations in this regard for example:

- **HVAC systems and air handling systems and any related components.**
- **HVAC condensation lines should be cleared on a regular basis to prevent a backup that could cause water damage.**
- **units should be kept warm enough to prevent freezing of pipes. Water and sewer pipes, inside and out, are part of the unit.**
- **Inspect Water supply line hoses to sink faucets and toilets for signs of dry rot and signs they might burst, consider replacing with stainless steel braided hoses which last longer and are burst resistant.**
- **Hot water heaters should be checked and repaired or replaced when needed to prevent water damage.**
- **Care should be taken concerning what is put into the drainage and sewer systems.**