

From: Charlotte Morgan charriopaseo@gmail.com  
Subject: Re: Villages at Rio Paseo - Estimate to reduce coverage to Bare Wall Policy  
Date: Feb 17, 2021 at 1:45:44 PM  
To: Michele Beauchamp mbeaudesign@me.com  
Cc: Joanna Homer Jhomer@associatedasset.com, Kathleen Schwartz kschwartzriopaseo@aol.com, Sean McCarty seanvillageshoa@gmail.com, Tracy Blake tracyblakebod@yahoo.com

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Michele,

I am blocking your email. You do not know how to communicate with people.

Charlotte

On Wed, Feb 17, 2021 at 1:41 PM Michele Beauchamp

<[mbeaudesign@me.com](mailto:mbeaudesign@me.com)> wrote:

Hello Joanna,

Then why wasn't I blind copied on the letter to Maracay for the removal and replacement of the Sissoo trees. Even if the letter went out through the mail the letter could have been emailed so all the board members would've been informed that the letter was sent.

FYI, the only way you're going to get any response is if you have leverage, a complaint against their license in order to have the trees removed and replaced. I waited six months complaining about my code violations, and poor workmanship. Within two days after I filed my complaint against their license. All of the work was done within one week.

So why are we paying for the cost of these trees to be removed? I'm sure you don't want me to bring this up during the meeting, you're just going to mute me like you have done before.

**Michele Beauchamp**

Text [858.829.7605](tel:858.829.7605)

Please excuse any typos or grammar due to dictating or typing on electronic devices.

On Feb 17, 2021, at 12:47 PM, Joanna Homer  
<[Jhomer@associatedasset.com](mailto:Jhomer@associatedasset.com)> wrote:

Michele,

I blind copied everyone to avoid discussion like this outside of the meeting. You have the opportunity to be heard at the meeting as do all the board members. For the last time, there have been no decisions made that you are not already present for. I ask one final time, that you bring your questions to the meeting and refrain from the lengthy email accusations.

Thank you,

## Joanna Homer

Community Manager  
AAM, LLC

[\(602\) 906-4902](tel:(602)906-4902) (direct line)

[\(602\) 957-9191](tel:(602)957-9191) (main line)

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[jhomer@AssociatedAsset.com](mailto:jhomer@AssociatedAsset.com)

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**From:** Michele Beauchamp <[mbeaulesign@me.com](mailto:mbeaulesign@me.com)>

**Sent:** Wednesday, February 17, 2021 12:43 PM

**To:** Joanna Homer <[Jhomer@AssociatedAsset.com](mailto:Jhomer@AssociatedAsset.com)>;  
Charlotte Morgan <[charriopaseo@gmail.com](mailto:charriopaseo@gmail.com)>; Kathleen  
Schwartz <[kschwartzriopaseo@aol.com](mailto:kschwartzriopaseo@aol.com)>; Sean McCarty  
<[seanvillageshoa@gmail.com](mailto:seanvillageshoa@gmail.com)>; Tracy Blake  
<[tracyblakebod@yahoo.com](mailto:tracyblakebod@yahoo.com)>

**Subject:** Re: Villages at Rio Paseo - Estimate to reduce

coverage to Bare Wall Policy

Hello Joanna,

Giving me this information the day of the meeting to review. It looks like all of the other board members have been in the loop in regards to the insurance change. Because they have not been copied on this email. So I will now include them. I have been requesting information about the new policy coverage, cost and I receive this the day of the meeting. I had no opportunity to voice my opinion on this issue what so ever, except for one zoom meeting, you and the board excluded me from this crucial community item and today you are going to do the same to our members, 33-1248(E) Open meetings; exceptions.

The insurance estimator has estimated the square footage of our buildings incorrectly. The total square footage of just interior living space is 4171 sq.ft. When the new builder, Maracay redesigned the floor plans the building was enlarged by a foot all the way around. You can see the old foot prints, floor plans located in the CCRs. You can pick up the correct square footage of the new building units on the

Zillow app. With this design change it increased the square footage of 178 sq.ft a building. So the estimator is off by 178 square feet for each new built building. Which would end up bringing the limit of insurance closer to \$18,598,298. We want to make sure we're not under insured.

Unit owners noticed this change if they had a background in construction, design or they read the CCRs and saw the old floor plans and ask Maracay before purchasing a unit.

I am again requesting information again in regards to our current insurance policy, how is it defined? See below. I should also be able to review the proposed new "Master policy" which the board is proposing for the "Common Elements" within our community. Since I am a board member I am entitled to review this information sense I have not been part of the discussion of the final decision on this Master policy change. I would also like to know what would be the cost for this policy?

As you know our CCR's dictate how insurance coverage is provided.

2.44 Unit

1.3.7 the following are not part of the unit

1.4 description of common elements

## 10.5 Insurance

### 10.5.2(a) property Insurance on the common elements

**2.13 "Common Elements" shall mean all portions of the Condominium other than the Units**, including, without limitation: (a) streets located within the Condominium and (b) any other land, together with all improvements situated thereon, which the Association at any time owns in fee or in which the Association has a leasehold interest for as long as the Association is the owner of the fee or leasehold interest. To the extent that any streets within the Condominium are to be dedicated to the City of Goodyear, the Association shall be responsible for meeting all City requirements. All private streets, sidewalks, signage and street lighting constructed by Declarant shall be maintained by Declarant until such time as any portions thereof are dedicated to the City of Goodyear or until such time as the Association becomes bound by the Covenants, as provided in Paragraph 3.2.

I am sure the board has taken the information from the CCRs into consideration so that there would not be any miscommunication or having to interpret the CCRs at a later date.

Below are the types of condominium Insurance. I am asking

for a preview of what type of Insurance the association master policy covers now and what type of Insurance the board is proposing for our "Common Element" master policy. I should be able to have an opportunity to review this information since there is going to be a vote on this policy tonight, without having time to review the nature of the two different policies and their coverage which could affect our members HO-6 policies. This information should've been included in the agenda package when it was initially sent out. The board should have sent this information out ahead of time to all of our members informing them of this change in the Association Common Element Master Policy Insurance since it will be affecting their insurance coverage on their unit, HO-6 policy.

And for the reason why the CCRs does not have any verbiage in regards to a \$5000 deductible for the Unit Owner to pay on is because the Unit is excluded from the Common Element. The Unit is not part of the Common Element Master Insurance policy as indicated in our CCRs. So our Master Insurance policy has been a bare wall policy but at what extent has it been at. Could you please define exactly where the master policy ends and the members policy begins, based on the definitions below.

Thank you,

## Definitions of condominium insurance:

**Bare Walls In:** Refers to coverage of the structure of the condominium and the common areas within the condominium building. Any areas of the building that are used by all residents of the condominium would be included in a bare walls in policy description. Bare walls in offers limited coverage for individual condo owners.

**Walls In:** Also referred to as “**single entity coverage**” or “studs in” refers to real property coverage from the exterior framing inward, including fixtures. However, this would not include alterations, appliances or other property types contained within the walls of a condo unit.

**All In:** Also referred to as “**all inclusive coverage**“. Refers to everything included above, and may also include tenant, improvements, alterations, appliances, ventilation, cooking, dishwashing, laundering, security equipment or housekeeping property.

**Michele Beauchamp**

Text [858.829.7605](tel:858.829.7605)

Please excuse any typos or grammar due to dictating or typing on electronic devices.

On Feb 17, 2021, at 10:30 AM, Joanna Homer  
<[Jhomer@associatedasset.com](mailto:Jhomer@associatedasset.com)> wrote:

Addendum to meeting packet for agenda item – Insurance.

**Joanna Homer**

Community Manager

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**From:** LeAnn Brum <[lbrum@mahoneygroup.com](mailto:lbrum@mahoneygroup.com)>

**Sent:** Tuesday, February 16, 2021 5:31 PM

**To:** Joanna Homer <[jhomer@AssociatedAsset.com](mailto:jhomer@AssociatedAsset.com)>

**Subject:** RE: Villages at Rio Paseo - Estimate to reduce coverage to Bare Wall Policy

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I am going to back into the current premiums to give you an estimate just in case so you can have something for your meeting. I ran a building valuation based on the attached

information and revised the Statement of Values to show a Bare Wall replacement cost which changed the total property limit to \$17,456,750 (16,508,592 for the tri-plexes). The current limit of coverage is \$18,598,298 with \$17,650,140 on the tri-plexes. To reduce the property limit \$1,141,548 would be an approximate annual savings of \$1141.

Please let me know if I can be of further help, and I will let you know when I hear back from the underwriter.

Best Regards.

LeAnn Brum, CIC | Commercial/HOA Insurance Agent | [lbrum@mahoneygroup.com](mailto:lbrum@mahoneygroup.com)  
M & O Agencies, Inc. | Tel: 623-215-1359 | Mobile: 623-340-1481 | Fax: 623-215-1333 | CA License# 0160106

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**From:** Joanna Homer

**Sent:** Monday, February 8, 2021 4:28 PM

**To:** 'LeAnn Brum' <[lbrum@mahoneygroup.com](mailto:lbrum@mahoneygroup.com)>

**Subject:** RE: Villages

AAM, LLC



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<Village at Rio Paseo - Building Valuation.pdf>

<Village at Rio Paseo - SOV Bare Wall.pdf>

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