

FRIDRICH, PINSON & ROTHBERG
I N S U R A N C E A G E N C Y

November 18, 2009

The Greens Homeowners Association:
c/o Jim Curley Properties
Nashville, TN 37221

To: Unit owners

Your Association maintains an insurance policy on the entire complex on a Community Association Insurance (CAU) master policy. The policy provides very comprehensive coverage in several areas.

All buildings are covered on a guaranteed replacement cost basis, which is a total rebuild feature in case of a large loss. This policy covers all interior and exterior construction based on original specification which means we are not covering any improvements and betterments that have been made to the unit after the unit has been occupied. This includes carpet, interior cabinets, fixtures and floor coverings. The deductible under the Master Policy is \$2500 per occurrence for all perils.

As a unit owner, you should maintain your own Condominium Homeowners Insurance policy, often called an HO-6. This policy will cover your contents, personal liability, valuable articles, and all improvements and betterments. Betterments and improvements would be any upgrades to carpet, floors, interior cabinets, fixtures, etc. Other areas of coverage in this policy include liability protection for the association, directors and officers insurance and crime coverage.

It is also important that under your condo Homeowners Policy that you carry at least \$2500 of coverage under Coverage "A" or "loss assessment". It is important that you discuss with your agent the type of coverage that you need to coordinate with the Master policy.

Our agency would be pleased to provide you with a coverage proposal or a detailed review of your present coverage for comparison.

We appreciate the opportunity to serve the insurance needs of your condominium association.

James A Rothberg