

**LAKEPOINTE GARDENS POA**  
**SPECIAL NOTICE TO**  
**OWNERS OF TOWNHOME UNITS**

**THIS NOTICE IS DIRECTED TO ANY PURCHASER OF A TOWNHOME UNIT  
WITH ONE OF THE FOLLOWING ADDRESSES:**

**2801-2807 LAKEPOINTE DRIVE, OR 2900-2914 COLUMBINE CIRCLE**

When Lakepointe Gardens Property Owners Association was incorporated and a Declaration of Covenants was drawn up, the developer obviously envisioned the possibility of insurance application and settlement problems in the event one or more units of a Townhome building became damaged or destroyed by a casualty, such as fire or windstorm. Therefore, the covenants direct that the association be responsible for seeing that all unit owners carry adequate insurance to protect themselves and each other in such an occurrence, as well as direction as to repair/rebuilding requirements (please see excerpt of the covenants following below).

The covenants give direction to each owner as to insurance coverages required, and further directs that a certificate showing the policy coverages be furnished to the association at each anniversary date to give confirmation of the coverages in force. We want you to be aware of this requirement and to request that you promptly furnish a copy of your insurance policy to us for confirmation.

You may fax the certificate of coverage, or have your agent/broker do so, to this number: 219-286-7138. Or, you may simply mail it to: Lakepointe Gardens POA, P. O. Box 2374, Valparaiso, IN 46384-2374, or scan and email it to me. It will make it a simple process if you will ask your agent/broker to mark your file to furnish a copy to us whenever your policy is renewed.

If you have any questions about this or any other matter, I will be pleased to discuss them with you.

Robert E. Wirtz, Operations Manager  
Phone: 219-781-7191  
Fax: 219-286-7138

Email: [r.wirtz@comcast.net](mailto:r.wirtz@comcast.net)

Notice to Furnish Insurance Certificate

**Section 5.2 Individual Insurance.** *By virtue of taking title to a Townhome Unit subject to the terms of this Declaration, each Owner covenants and agrees with all other such Owners and with the Association that such individual Owner shall carry all-risk casualty insurance on such Owner's residence in an amount of full replacement cost, general liability coverage for a minimum of \$300,000 per occurrence, and \$2,000 medical payment coverage per person. Each such Owner shall provide the Association with a certificate evidencing such liability coverage when taking title to said Townhome Unit. Each such Owner shall provide a certificate of insurance evidencing such casualty insurance immediately prior to initiation of construction by said Owner on said Lot or when taking title to such Lot. Such certificates shall be furnished upon each renewal date to the Association to provide continuous evidence of adequate insurance coverage.*

*Each individual Owner further covenants and agrees that in the event of partial loss, damage or destruction resulting in less than total destruction, the individual Owner shall proceed promptly to repair or to reconstruct the damaged structure in a manner consistent with the original construction. In the event that the structure is totally destroyed and the individual Owner determines not to rebuild or to reconstruct, the individual Owner shall clear the Lot of all debris and return it to substantially the natural state in which it existed prior to the beginning of construction. The Association may impose more stringent requirements regarding the standards for rebuilding or reconstructing structures on the Lot and the standard for returning the Lot to its natural state in the event the Owner decides not to rebuild or reconstruct.*