



Procedure to report water leaks between flats

1. Contain the damage as best way possible. Immediately engage contractor or restoration company to mitigate and solve the problem. Take pictures to document your loss.
2. Report damage to your personal home insurance agent.
3. If unit is rented, contact and notify your landlord/landlady
4. If damage affects another unit, Residents from both units should exchange insurance information
5. Currently, the Association carries a \$10,000 deductible applicable on a per unit basis for water damage and ice damming for each covered loss. Make sure your home policy has an "endorsement" to cover the deductible amount.
6. If damage exceeds a \$10,000 claim, the Unit Owner must notify the Association Management Office of any damage by filling out the Incident Report form, **Appendix A**, to put the Association Insurance Carrier on notice. Send information to mesolis@pencomanagement.com
7. For any technical questions you or your personal insurance agent or adjustor may have, please contact the Association's Insurance Agent: Smith Insurance Associates, at 215.542.5959 or www.smithinsurance.com

If you need a customized certificate of insurance, you may order directly from their website; click on Certificates of Insurance Requests, top right of the page.

Association reserves the right to request proof of corrective repair done at any unit whenever a damage has been reported. Please keep all receipts and make sure that any contractor you use has proper insurance.