c/o Sea Breeze Community Management Services, Inc. 4227 Northlake Boulevard Palm Beach Gardens, FL. 33410 Phone: (561) 626-0917 Fax: (561) 626-7143

www.seabreezecms.com

October 11, 2019

Re: Community Updates

Dear Oceanside Terrace Owners:

Attached are three memos for your information:

- 1. Insurance Information and Updates
- 2. Project Updates
- 3. Roof Warranty Information

More information will be provided on the roof warranty, for example, what an owner should do about cleaning gutters, and how to avoid voiding the warranty.

Be on the lookout for project updates as information comes available.

Thank you in advance for your continued support and cooperation. If you have any questions, please contact Courtney Hagins, Property Manager at: courtney@seabreezecms.com

Sincerely,

On behalf of your Board of Directors Oceanside Terrance COA, Inc. Courtney Hagins, LCAM Courtney@seabreezecms.com

Encl: Insurance Information, Project Updates, Roof Warranty Information

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INSURANCE

The Oceanside Terrace property insurance has renewed September 18, 2019. There is a 6% increase in the premiums due to market conditions.

Owners are responsible for obtaining your own insurance, known as an HO6 policy that covers your personal property, liability and some structural elements of your home.

Talk with your insurance agent about additional riders that are available for your additional needs.

Oceanside Terrace is not in a flood zone in this area. Flood insurance is not included in the association coverage. Talk with your insurance agent if you want to add flood to your insurance.

The Oceanside Terrace Association policy is with Marsh & McLennan Agency (formerly Tequesta Insurance) 561-746-4546.

For Certificates of Insurance, please call 1-877-456-3643.

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PROJECTS

Asphalt & Concrete Projects:

The Consultant has completed the survey and sent the request for proposals to contractors.

The asphalt replacement will include addressing problem drainage areas. The concrete sidewalks have been inspected for areas that require either repairs or replacement.

Funding for the asphalt and concrete project has been discussed. The Board is considering using existing reserves, with reimbursement through a special assessment. Another option is to utilize the bank Line of Credit, with payments back through a special assessment.

This project is expected to be completed this year. Notices will be sent out prior to work commencing.

Painting and Repairs:

The brick, unit fence, trim, sheds and exterior doors will be painted. All wood repair, including but not limited to the fences or trapezoid windows must be completed by October 31, 2019. Wood, window and door repairs are the unit owner's responsibility.

All trees / bushes / plant material inside all owner courtyards must be kept a minimum of 2 feet not only from the roof and shed, but also from the building. *This must be done immediately. Owners can contact Precision Landscape Company directly at 561-881-8866 to maintain and cut back plants inside of the courtyard.

The Color Committee has not chosen the colors at this time. Owners will be notified. This project is expected to start in the first quarter of 2020. The cost of the painting will be funded through the reserve fund.

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Roof Warranty Information

The Association has separate roof warranties from both the contractor and manufacturer. The warranties have caveats, i.e. specific stipulations, conditions, or limitations. Owners have been advised that the Oceanside Terrace Condominium Association, Inc. will hold the warranty and future maintenance of the new metal roofs.

All owners have been notified that the warranty will be voided now and in the future for the following, but not limited to reasons:

- a. Walking on or accessing the roof.
- b. Damages by others (example air conditioning, plumbing, cable/satellite dish personnel, etc.), foot traffic, cleaning, painting, remodeling.
- c. Installation of any and all fixtures of any and all kinds on main and storage roofs.
- d. All trees / bushes / plant material inside all owner courtyards must be kept a minimum of 2 feet from the roof and shed and also from the building. *This must be done immediately. Owners can contact Precision Landscape Company directly at 561-881-8866 to maintain and cut back plants inside of the courtyard. Please be advised that if the association has to access your courtyard to cut back materials, the owner will be charged a minimum \$100.00.
- e. The owner is required to notify the association management company, in writing, within 48 hours of a suspected roof leak.
- f. Failure to comply with these requirements will void all warranty rights.