



Lake Country Village
Homeowners Association, Inc.
10 Maine Rd., Plattsburgh, NY 12903
www.lcvillage.org

June 1, 2020

Dear Homeowner!

As we approach a new Fiscal Year of operation for your organization, we are sending you information required under the Declaration and the By-Laws of Lake Country Village Homeowner's Association, Inc. (Articles V and IX of the Declaration and Articles VI and VII of the By Laws, both available on our website.)

Included in this transmittal are:

1. Certificate of Insurance for the new Fiscal Year
2. Copy of the final approved Budget for 2020-21. This document also contains a record of income and expenses from fiscal year 2019-20 (Year to date) as compared to that year's budget and the notice of the new Homeowner's Assessment for Fiscal Year 2020-21.
3. Payment Coupons for Fiscal Year 2020-21
4. Highlights of actions of the Board during the past fiscal year.

We hope you find these documents helpful. We invite and encourage you to attend our regular meetings of the Board of Directors to become informed of issues facing the HOA and to participate in the management of HOA affairs by lending your voice at these meetings. The schedule of meetings is posted on the Calendar on our website. We also encourage you to consider getting involved by joining one of the many committees that have been formed to assist the Board of Directors in various areas. The committees, their respective duties and a sign up sheet can be found on our website or can be requested from the Secretary.

Our website www.lcvillage.org is the official location of all documents prepared and distributed to you and we encourage you to visit it regularly to see the latest news about your community. There you will also find current contact information for the property manager, bookkeeper, board members and committees. To save postage, we prefer to send information and news to homeowners via email and if you have not already done so, we hope you will consider signing up to receive these communications by filling out the short form at <http://www.lcvillage.org/email-request-form/>. This is even more important now, since due to COVID-19, in-person meetings are not possible and invitations to attend virtual meetings are sent only to those members who have supplied us with a valid email address.

Thanks for your kind attention to this letter. Although the first point of contact for any questions you may have should normally be the property manager, please feel free to contact us directly as well.

Sincerely,

Your Board of Directors

Peter Hayden - President
Patty Jaehn –Secretary (pattyj@lcvillage.org)
Tom Maglienti – Treasurer (tomm@lcvillage.org)
Don Miller – MAL (donm@lcvillage.org)
Linda Turner – MAL (lindat@lcvillage.org)
Randy LaMora – MAL (randyl@lcvillage.org)
Mike McKinnon – MAL (mikem@lcvillage.org)

Cc: Curtis Latremore – Property Manager (propertymanager@lcvillage.org) - ph. 518-572-1505)

The Fiscal Year In Review

The following are some of the highlights of board action and accomplishments during the past fiscal year. For details and a complete listing, see the minutes of Board Meetings.

June 2019

- Linda Turner was elected Vice President.
- HOA Board started meeting at North Country Alliance Church at NY Road & Northern Ave. Baltimore Pump Station contract was awarded to Bob's Instant Plumbing.
- Ben Collins, arborist, did a walk around to check condition of our trees. There are six trees needing to be removed. He suggested homeowners not put fill around the base of trees as it kills them.

July 2019

- Awarded contract to KAR Electric to inspect and maintain 30 electrical meter modules.

August 2019

- Approved the application of Mike McKinnon to fill the Board of Directors vacancy.
- Voted to move an additional \$150,000 of reserve funds into 13-month CD's at 2 1/2%.

September 2019

- Decided to change board meetings to the second and fourth Monday of each month.
- James to start replacing porch posts on the south end of Maine and continue up to Dakota.

October 2019

- Slab jacking was completed for fifty slabs. This process levels sidewalks without replacing them.
- Revised what work requests property manager may approve on his own.
- Four new kiosks installed, two relocated near 28 Maryland. Solar light ordered for Dakota location.

November 2019

- Renewed combined Landscape/Snow Removal Contract with Harts Landscaping to March 31, 2021.
- Holiday replacement lights and deer for the flagpole area purchased.

December 2019

- Revised Work Request Form and procedure was approved.

January 2020

- Voted to use an electronic voting system (ezvoteonline) for 2020 election.

February 2020

- Approved changes to Authorization and Payment of Bills Procedures.
- Approved repair and painting of 911 wood fences.

March and April 2020

- Awarded contract to From the Ground Up to remove thirteen trees.
- Ron Deragon will become a board member effective July 1, 2020.
- Voted to lower our insurance deductible from \$5000 to \$500, by self-insuring the \$4500 difference which will result in an annual premium savings of \$6,500. Funds will be kept in a reserve account.
- Renewed Bookkeeper (Anne Sanford) & Property Manager (Curtis Latremore) contracts for 2 years.
- Approved change order for KAR Electric to inspect and maintain the last 31 electric meter modules.

May 2020

- The new Board of Directors will be Peter Hayden – President; Linda Turner – Vice President; Randy LaMora – Secretary; Tom Maglienti – Treasurer; Mike McKinnon – Member; Ron Deragon – Member; Vacancy – Member.
- Due to the new Impact Demand Charge imposed by the City of Plattsburgh, **our water charges will see a 38% increase.** This will be absorbed in the approved budget for this year by borrowing funds from Reserve, if needed.

Approved 2020-21 LCV HOA Budget

As of 05/07/20

Operating Expense Accounts		Actual	Est. actual ⁵	Approved		Approved
		2018-19	2019-20	2019-20	2019-20	2020-21
			\$/unit/mo.	\$/unit/mo.	\$/unit/mo.	\$/unit/mo. ²
500	General Expenses					
500.00	Management Expense	\$39,231	\$39,250	\$39,250	\$39,250	\$10.02
501.00	Legal Expenses	\$2,037	\$3,000	\$5,000	\$5,000	\$1.28
502.00	Accounting Expenses	\$6,276	\$4,000	\$4,000	\$4,000	\$1.02
502.10	Bookkeeping Services	\$9,851	\$10,800	\$10,500	\$10,800	\$2.76
502.20	Taxes	\$1,516	\$1,510	\$1,500	\$4,000	\$1.02
503.00	Insurance	\$76,297	\$76,000	\$78,000	\$83,000	\$21.19
504.00	Social Committee	\$108	\$457	\$300	\$300	\$0.08
505.00	Office Supplies and expense	\$607	\$1,000	\$1,000	\$1,000	\$0.26
505.10	Software Expense	\$108	\$200	\$300	\$300	\$0.08
506.00	Communications	\$1,513	\$1,500	\$1,500	\$1,500	\$0.38
506.10	Website	\$242	\$250	\$300	\$300	\$0.08
507.00	Bank Fees (All)	\$122	\$0	\$0	\$0	\$0.00
508.00	Election Committee	\$0	\$1,100	\$400	\$1,000	\$0.26
509.00	Allowance for doubtful acct.s	-\$2,338	-\$8,000	\$3,000	\$1,000	\$0.26
510	Utility Service					
510.00	Water & Sewer Service	\$151,299	\$155,000	\$155,000	\$155,000	\$39.58
510.10	Electric Service	\$548	\$750	\$500	\$750	\$0.19
510.20	Unit Utilities - Gas	\$0	\$0	\$0	\$0	\$0.00
510.30	Unit Utilities - Electric	\$0	\$0	\$0	\$0	\$0.00
515	Utility Maintenance					
515.00	Water Main repairs	\$0	\$0	\$0	\$0	\$0.00
515.10	Water Service repairs	\$0	\$0	\$0	\$0	\$0.00
516.00	Sewer Main repairs	\$0	\$0	\$1,500	\$0	\$0.00
516.10	Sewer Service repairs	\$7,777	\$4,000	\$7,000	\$6,500	\$1.66
516.20	Pump Station maint.	\$365	\$1,500	\$1,500	\$1,500	\$0.38
517.00	Drainage system maint.	\$0	\$675	\$500	\$0	\$0.00
518.00	Utilities Committee	\$2,100	\$2,000	\$1,000	\$1,500	\$0.38
519.00	Electric Service Maintenance	\$9,427	\$17,000	\$17,000	\$500	\$0.13
520	Common Area Maintenance					
520.00	Snow Removal	\$129,600	\$129,600	\$129,600	\$129,600	\$33.09
520.10	Snow Removal - Salt	\$5,184	\$5,200	\$5,200	\$5,200	\$1.33
520.20	Roof Shoveling	\$0	\$500	\$500	\$500	\$0.13
525.00	Landscaping	\$134,030	\$128,125	\$128,125	\$128,125	\$32.72
525.10	Landscape Committee	\$44	\$500	\$500	\$500	\$0.13
525.20	Tree Service	\$2,500	\$6,000	\$6,000	\$10,000	\$2.55
526.00	Concrete Repairs	\$2,502	\$10,000	\$10,000	\$3,000	\$0.77
526.50	Asphalt Repairs	\$972	\$1,200	\$1,200	\$1,200	\$0.31
526.60	Asphalt Sealcoating	\$788	\$0	\$0	\$0	\$0.00
527.00	Fence Rep. (Com. Area)	\$0	\$2,000	\$2,000	\$2,000	\$0.51
528.00	Recreation Area Maint.	\$3,620	\$500	\$500	\$500	\$0.13
529.00	Kiosk repairs	\$0	\$0	\$0	\$500	\$0.13
530	Unit Maintenance					
530.00	Roof maintenance	\$6,511	\$5,000	\$5,000	\$8,000	\$2.04
530.10	Building Maintenance	\$35,563	\$12,000	\$20,000	\$14,000	\$3.57
530.11	Window Maintenance	\$0	\$0	\$0	\$0	\$0.00
530.12	Door Maintenance	\$0	\$0	\$0	\$1,200	\$0.31
530.13	Garage Door Maintenance	\$0	\$0	\$0	\$0	\$0.00
530.20	Exterior Painting	\$0	\$15,000	\$3,000	\$5,000	\$1.28
530.30	Fence Repairs (Lots)	\$50	\$5,000	\$5,000	\$6,000	\$1.53
540.00	Misc. Repairs	\$0	\$2,500	\$5,190	\$5,248	\$1.34
	Total O & M Expenses	\$628,451	\$635,117	\$650,865	\$166,38	\$162.86

Operating Expense Accounts		Actual	Est. actual ⁵	Approved		Approved
		2018-19	2019-20	2019-20	2019-20	2020-21
			\$/unit/mo.	\$/unit/mo.	\$/unit/mo.	\$/unit/mo. ²
990.00	Net Transfers to (from) Reserve	\$135,288	\$155,595	\$151,095	\$165,047	\$42.14
	Net Total O & M Charges	\$763,740	\$790,712	\$801,960	\$802,820	\$205.00

O & M Transfers		Actual	Est. actual ⁵	Approved		Approved
		2018-19	2019-20	2019-20	2019-20	2020-21
	Transfers from Reserve	\$0	\$0	\$0	\$0	\$0.00
	Transfers to Reserve	\$135,288	\$155,595	\$151,095	\$165,047	\$42.14
	Net Transfers to (from) Reserve	\$135,288	\$155,595	\$151,095	\$165,047	\$42.14

Budget Summary	
Total Projected Revenues (\$177,915)	Total Projected Revenues \$815,688
Total Est. Funds Available \$637,773	Total Est. Funds Available \$637,773
Total O&M Expenses \$637,773	Total O&M Expenses \$637,773
Projected Surplus (Deficit) (\$0)	
2020-21 Where Your Dues Go	
Summary of Assessments	
Water & Sewer Service (Units) Insurance (Structure and Liability) Landscaping Snow Removal Other Operating & Maintenance Capital Project Reserve	(\$39.58) (\$21.19) \$32.85 \$34.42 \$34.82 \$42.14
Total \$205.00	
2020-21 LCV HOA Reserve Summary	
Total Est. Reserve 7/1/2020 \$772,529	
Transfers to Reserve FY 2020-21 (\$60,910)	
Expenses Paid from Reserve \$117,005	
Net Change in Reserve \$889,534	
Estimated Reserve 6/30/21	

Capital Expense Accounts

	Actual				Beginning Allocation of Reserves				2020-21 Changes to Reserve				Estimated Costs							
	2018-19		2019-20		6/30/2020		7/1/2020		Pay From Reserve		Add to Reserve		Est. Reserve		1st Year		Units/ Interval		Tot. Units	Total Cost
	Est. 2019-20	Approved 2019-20	Est. 2019-20 Additions	6/30/2020 Estimated ⁶	7/1/2020 Allocated	Reserve	\$/unit/mo. ³	Total \$	6/30/2021	Cost	Needed	2022	2023	2024	2025	2026				
615 Utility Infrastructure																				
615.00	Water Facilities (Mains)	\$0	\$90,000	\$0	\$136,360.00	\$145,400	\$0	\$0	\$0	\$0	\$0.00	\$0	\$145,400	\$48,478	2022	1	3	\$145,433		
615.10	Water Service Laterals	\$0	\$0	\$1,095	\$2,095	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0	2028	1	122	\$0		
616.00	Sewer Facilities (Mains)	\$0	\$0	\$3,364	\$6,728	\$0	\$0	\$0	\$0	\$0	\$0.28	\$1,095	\$1,095	\$28,060	2090	1	3	\$84,181		
616.10	Sewer Facil. (pump syst.)	\$0	\$0	\$39	\$5,190	\$0	\$0	\$0	\$0	\$0	\$0.70	\$2,738	\$2,738	\$54,682	2040	1	1	\$54,682		
616.20	Sewer Service Laterals	\$0	\$15,000	\$6,000	(\$9,005)	\$15,000	\$0	\$0	\$15,000	\$15,000	\$1.35	\$5,281	\$5,281	\$20,300	2020	4	4	\$20,300		
617.00	Drainage Infrastructure	\$0	\$0	\$430	\$1,430	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0	2024	1	1	\$0		
619.00	Electric Services	\$0	\$2,000	\$861	(\$278)	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0	2030	1	96	\$0		
				Total Utility Infrastructure >>		\$142,520	\$160,400				\$2.33	\$9,114								
620 Common Area Improvements																				
625.00	Landscaping Impr.	\$0	\$10,000	\$313	\$10,313	\$8,365	\$0	\$0	\$8,365	\$0	\$0.00	\$0	\$0	\$8,365	2020	1	1	\$8,365		
626.00	Sidewalk Impr -Units & Cul de sacs	\$0	\$12,000	\$3,090	\$19,258	\$3,200	\$0	\$0.01	\$39	\$3,239	\$0	\$39	\$3,239	\$3,248	2020	2	2	\$3,248		
626.50	Asphalt Impr. - Driveways	\$0	\$0	\$4,147	\$21,306	\$87,415	\$0	\$2.26	\$8,841	\$96,256	\$0	\$8,841	\$96,256	\$22,093	2035	10	163	\$360,117		
626.60	Asphalt Impr. - Cu de sacs	\$0	\$0	\$9,584	\$79,584	\$57,104	\$0	\$0.00	\$0	\$57,104	\$0	\$0	\$57,104	\$19,035	2035	1	3	\$57,104		
627.00	Fence Impr. Common area	\$0	\$0	\$352	\$10,508	\$5,000	\$0	\$0.45	\$1,760	\$6,760	\$0	\$1,760	\$6,760	\$31,090	2035	1	1	\$31,090		
628.00	Recreation Area Impr.	\$5,289	\$0	\$5,000	\$15,274	\$40,000	\$0	\$0.04	\$156	\$20,156	\$0	\$156	\$20,156	\$8,491	2023	1	5	\$42,455		
629.00	Kiosk Improvements	\$15,320	\$7,500	\$0	\$2,000	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0	2040	1	4	\$0		
				Total Com. Area Improvements >>		\$158,243	\$201,084				\$2.76	\$10,796								
630 Unit Improvements																				
630.00	Roof Replacement	\$0	\$0	\$90,680	\$296,187	\$269,000	\$0	\$22.69	\$88,763	\$357,763	\$0	\$88,763	\$357,763	\$125,746	2025	5	96	\$2,414,323		
630.10	Building Improvements - siding	\$0	\$0	\$10,719	\$27,056	\$45,000	\$0	\$5.34	\$20,890	\$65,890	\$0	\$20,890	\$65,890	\$22,482	2022	2	91	\$1,022,935		
630.30	Fence Impr. - Units	\$0	\$16,000	\$23,159	\$64,668	\$31,000	\$16,000	\$6.00	\$23,472	\$38,472	\$16,000	\$23,472	\$38,472	\$25,096	2021	3	94	\$786,350		
639.00	Electrical Equipment	\$0	\$1,500	\$509	\$2,939	\$1,545	\$0	\$0.00	\$0	\$0	\$1,545	\$0	\$0	\$1,545	2020	1	1	\$1,545		
				Total Unit Improvements >>		\$390,850	\$346,545				\$34.03	\$133,125								
Other (List Individually)																				
690.00	New Community Building	\$0	\$0	\$6,416	\$56,416	\$60,000	\$0	\$6.36	\$24,880	\$84,880	\$0	\$24,880	\$84,880	\$161,593	2024	1	1	\$161,593		
603.00	Insurance Fund	\$0	\$0	\$4,500	\$4,500	\$4,500	\$0	\$0.00	\$0	\$4,500	\$0	\$0	\$4,500	\$4,500	2020	1	1	\$4,500		
		Totals		\$71,000	\$162,000	\$161,527	\$752,529	\$772,529	\$60,910	\$45.48	\$177,915	\$889,534								

	Total	\$/unit/mo.	Tot. /Mo.
Total Deposits to Capital Reserve	\$177,915	\$45.48	
Less Amount Coming from Other Income	\$12,868	\$3.29	
Required Transfers from Operating Account	\$165,047	\$42.19	\$13,753.95
Total O & M Expenses	\$637,773	\$163.03	
Operating Revenue Requirement	\$802,820	\$205.22	
Operating Revenue - HOA Dues	\$801,960	\$205.00	
Other Operating Revenue	\$860	\$0.22	
Proj. Budget Surplus (Deficit)	(\$0)		

\$752,529	Total Est. Reserve 6/30/2020
\$20,000	Transfer from Surplus
\$772,529	Total Est. Reserve 7/1/2020
\$177,915	Transfers to Reserve FY 2020-21
(\$60,910)	Expenses Paid from Reserve FY 2020-21
\$117,005	Net Change in Reserve
\$889,534	Estimated Reserve 6/30/21

1 Budgeted or other transfers to reserve accounts during previous Fiscal Year.
2 Portion coming from Dues. Balance comes from other operating revenues (does not include interest)
3 This is the additional amount needed to be set aside each month to accumulate the Total Cost in the year needed.
4 Includes YTD actual plus best guess for the remainder of the fiscal year.
5 Remaining reserve based on current year's estimated expenditures and prior year's allocation.
6 Based on 2019 AES Reserve Study and other resources



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
05/22/2020

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Farmers Insurance - Donald Recore Agency 438 State Rt 3 Suite 500 Plattsburgh, NY 12901	CONTACT NAME: Donald Recore PHONE (A/C, No, Ext): 518-324-7766 FAX (A/C, No): 518-324-7769 E-MAIL ADDRESS: donaldrecore@gmail.com														
INSURED Lake Country Village Homeowners Association, Inc. 10 Maine Rd. Plattsburgh, NY 12903	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: center;">NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A : Mid Century Insurance</td> <td style="text-align: center;">21687</td> </tr> <tr><td>INSURER B :</td><td></td></tr> <tr><td>INSURER C :</td><td></td></tr> <tr><td>INSURER D :</td><td></td></tr> <tr><td>INSURER E :</td><td></td></tr> <tr><td>INSURER F :</td><td></td></tr> </tbody> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : Mid Century Insurance	21687	INSURER B :		INSURER C :		INSURER D :		INSURER E :		INSURER F :	
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INSURER C :															
INSURER D :															
INSURER E :															
INSURER F :															

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY CLAIMS-MADE <input type="checkbox"/> OCCUR <input checked="" type="checkbox"/>	Y	Y	PAS0008390595	06/30/2020	06/30/2021	EACH OCCURRENCE	\$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 75,000
	<input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						MED EXP (Any one person)	\$ 5,000
	<input checked="" type="checkbox"/> OTHER: Fiduciary Liability						PERSONAL & ADV INJURY	\$ Included
							GENERAL AGGREGATE	\$ 2,000,000
							PRODUCTS - COMP/OP AGG	\$ 2,000,000
							Employee Dishonesty	\$ 100,000
A	AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY HIRED AUTOS ONLY <input type="checkbox"/> <input checked="" type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS ONLY <input checked="" type="checkbox"/>	Y	Y	PAS0008390595	06/30/2020	06/30/2021	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE	Y	Y	PAS0008390595	06/30/2020	06/30/2021	EACH OCCURRENCE	\$ 5,000,000
	DED <input checked="" type="checkbox"/> RETENTION \$ 10,000						AGGREGATE	\$ 5,000,000
								\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below Y / N <input type="checkbox"/> / A <input type="checkbox"/>		N / A				PER STATUTE	OTH-ER
							E.L. EACH ACCIDENT	\$
							E.L. DISEASE - EA EMPLOYEE	\$
							E.L. DISEASE - POLICY LIMIT	\$
A	Directors & Officers Liability	Y	Y	PAS0008390595	06/30/2020	06/30/2021	Occurrence	\$1,000,000
							Aggregate	\$1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 Condominium Associations - Residential Occupancy only / Subject to the Policy Terms and Conditions

CERTIFICATE HOLDER

Lake Country Village Homeowners Association Inc
 10 Maine Rd.
 Plattsburgh, NY 12903

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

05/22/2020

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If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.

PRODUCER Farmers Insurance Agency PO Box 2248 Grand Rapids, MI 49501-2248	CONTACT NAME: Customer Service Center
	PHONE (A/C, No, Ext): 855-323-5300 FAX (A/C, No): 855-866-6876
	E-MAIL ADDRESS: business.customerservice@farmersinsurance.com
	PRODUCER CUSTOMER ID: 472953 Donald Recore 518-324-7766 donaldrecore@gmail.com
	INSURER(S) AFFORDING COVERAGE
INSURED Lake Country Village Homeowners Association, Inc. 10 Maine Rd. Plattsburgh, NY 12903	INSURER A : Mid Century Insurance Company NAIC # 21687
	INSURER B :
	INSURER C :
	INSURER D :
	INSURER E :
	INSURER F :

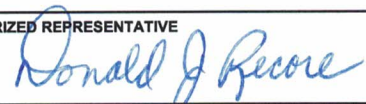
COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
 1-127 Maine Rd.; 1-24 Alana Way; 5-27 Massachusetts Rd.; 3-154 Maryland Ave.; 1-24 Baltimore Way; 1-16 Caitlin Way; 2-39 Iowa Street
 15-45 Kansas Avenue; 1-7 Kentucky Street

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
A	<input type="checkbox"/> PROPERTY	PAS0008390595	06/30/2020	06/30/2021	BUILDING	\$
	<input type="checkbox"/> CAUSES OF LOSS				PERSONAL PROPERTY	\$
	<input type="checkbox"/> BASIC				BUSINESS INCOME	\$
	<input type="checkbox"/> BROAD				EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL				RENTAL VALUE	\$
	<input type="checkbox"/> EARTHQUAKE				<input checked="" type="checkbox"/> BLANKET BUILDING	\$ 49,680,095
	<input type="checkbox"/> WIND				BLANKET PERS PROP	\$
	<input type="checkbox"/> FLOOD				BLANKET BLDG & PP	\$
					\$	
					\$	
					\$	
					\$	
					\$	
					\$	
					\$	
					\$	
					\$	
					\$	
					\$	
A	<input checked="" type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN	PAS0008390595	06/30/2020	06/30/2021	<input checked="" type="checkbox"/> Equip B'down \$5,000 ded.	\$ blanket
						\$
						\$

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
 Condominium Associations-Residential Occupancy Only / subject to the policy Terms and Conditions. As per Homeowner Association By-Laws, Replacement costs are to "Bare Walls" construction. Condo Owner Address:
 Condo Owner

CERTIFICATE HOLDER Lake Country Village Homeowners Association, Inc. 10 Maine Rd. Plattsburgh, NY 12903	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE 

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LAKE COUNTRY VILLAGE HOMEOWNERS ASSOCIATION – PAYMENT COUPONS

Lake Country Village Homeowners Association, Inc.
Monthly Dues of \$205.00 Due July 1, 2020

Name _____
LCV Addr _____ Amt. Pd. \$ _____

Make check payable to LCV-HOA and mail with coupon to:
Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903

A \$25 late fee will be applied to your account if payment is not received by the 10th of the month due. Interest at 9%/yr. will be added to all amounts outstanding after 30 days.

Lake Country Village Homeowners Association, Inc.
Monthly Dues of \$205.00 Due August 1, 2020

Name _____
LCV Addr _____ Amt. Pd. \$ _____

Make check payable to LCV-HOA and mail with coupon to:
Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903

A \$25 late fee will be applied to your account if payment is not received by the 10th of the month due. Interest at 9%/yr. will be added to all amounts outstanding after 30 days.

Lake Country Village Homeowners Association, Inc.
Monthly Dues of \$205.00 Due September 1, 2020

Name _____
LCV Addr _____ Amt. Pd. \$ _____

Make check payable to LCV-HOA and mail with coupon to:
Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903

A \$25 late fee will be applied to your account if payment is not received by the 10th of the month due. Interest at 9%/yr. will be added to all amounts outstanding after 30 days.

Lake Country Village Homeowners Association, Inc.
Monthly Dues of \$205.00 Due October 1, 2020

Name _____
LCV Addr _____ Amt. Pd. \$ _____

Make check payable to LCV-HOA and mail with coupon to:
Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903

A \$25 late fee will be applied to your account if payment is not received by the 10th of the month due. Interest at 9%/yr. will be added to all amounts outstanding after 30 days.

Lake Country Village Homeowners Association, Inc.
Monthly Dues of \$205.00 Due November 2, 2020

Name _____
LCV Addr _____ Amt. Pd. \$ _____

Make check payable to LCV-HOA and mail with coupon to:
Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903

A \$25 late fee will be applied to your account if payment is not received by the 10th of the month due. Interest at 9%/yr. will be added to all amounts outstanding after 30 days.

Lake Country Village Homeowners Association, Inc.
Monthly Dues of \$205.00 Due December 1, 2020

Name _____
LCV Addr _____ Amt. Pd. \$ _____

Make check payable to LCV-HOA and mail with coupon to:
Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903

A \$25 late fee will be applied to your account if payment is not received by the 10th of the month due. Interest at 9%/yr. will be added to all amounts outstanding after 30 days.

Lake Country Village Homeowners Association, Inc.
Monthly Dues of \$205.00 Due January 2, 2021

Name _____
LCV Addr _____ Amt. Pd. \$ _____

Make check payable to LCV-HOA and mail with coupon to:
Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903

A \$25 late fee will be applied to your account if payment is not received by the 10th of the month due. Interest at 9%/yr. will be added to all amounts outstanding after 30 days.

Lake Country Village Homeowners Association, Inc.
Monthly Dues of \$205.00 Due February 1, 2021

Name _____
LCV Addr _____ Amt. Pd. \$ _____

Make check payable to LCV-HOA and mail with coupon to:
Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903

A \$25 late fee will be applied to your account if payment is not received by the 10th of the month due. Interest at 9%/yr. will be added to all amounts outstanding after 30 days.

Lake Country Village Homeowners Association, Inc.
Monthly Dues of \$205.00 Due March 1, 2021

Name _____
LCV Addr _____ Amt. Pd. \$ _____

Make check payable to LCV-HOA and mail with coupon to:
Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903

A \$25 late fee will be applied to your account if payment is not received by the 10th of the month due. Interest at 9%/yr. will be added to all amounts outstanding after 30 days.

Lake Country Village Homeowners Association, Inc.
Monthly Dues of \$205.00 Due April 1, 2021

Name _____
LCV Addr _____ Amt. Pd. \$ _____

Make check payable to LCV-HOA and mail with coupon to:
Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903

A \$25 late fee will be applied to your account if payment is not received by the 10th of the month due. Interest at 9%/yr. will be added to all amounts outstanding after 30 days.

Lake Country Village Homeowners Association, Inc.
Monthly Dues of \$205.00 Due May 1, 2021

Name _____
LCV Addr _____ Amt. Pd. \$ _____

Make check payable to LCV-HOA and mail with coupon to:
Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903

A \$25 late fee will be applied to your account if payment is not received by the 10th of the month due. Interest at 9%/yr. will be added to all amounts outstanding after 30 days.

Lake Country Village Homeowners Association, Inc.
Monthly Dues of \$205.00 Due June 1, 2021

Name _____
LCV Addr _____ Amt. Pd. \$ _____

Make check payable to LCV-HOA and mail with coupon to:
Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903

A \$25 late fee will be applied to your account if payment is not received by the 10th of the month due. Interest at 9%/yr. will be added to all amounts outstanding after 30 days.