

From:  
Subject:  
Date: August 17, 2015 at 7:13 PM  
To:

---

Ray Stanford - Property Manager  
Moseley Associates, Ltd. - Managing Agent  
1.802.296.2600  
stanford@sover.net  
moseley@sover.net

---

**From:** Tatro, Laurie [mailto:ltatro@unionmutual.com]  
**Sent:** Monday, July 13, 2015 4:27 PM  
**To:** [richard.logan@gosslogan.com](mailto:richard.logan@gosslogan.com)  
**Cc:** Union Express  
**Subject:** BOP0033773 Shaker Landing Condo Assoc. complete task

Hi Richard,

Attached are recommendations made from the routine inspection. The condition of the roofs has surfaced again and there was ice damming (again) this winter with a resulting claim.

In order to offer renewal coverage in March, the problem roofs have to be addressed and confirmation of compliance provided.

Also, the inspector learned that one of the unit owners has a Pit Bull that attacked another resident, hence, Rec 3 requiring dogs being leashed. The fact is Pit Bulls are ineligible, and if the dog is still present at the risk, we are not going to continue with coverage. I would think 'dogs' would be addressed in the condo bylaws??

Please forward the recommendations to the insured and relay our position on the roofs and the dog.

Thank you

**\*To serve you better, please indicate a policy, application, or quote number in the subject line.\***

**Laurie Tatro** – Commercial Lines Sales Underwriter  
Union Mutual of Vermont Companies – POB 158, 139 State St., Montpelier, VT 05602  
802-229-5564, 800-300-5261 Ext 564 - [www.unionmutual.com](http://www.unionmutual.com)



REC LETTER MARCH  
2015 BOP 111

The Property Deductible is - \$2500.00

The definition of occurrence is an accident or incident that is sudden , accidental and unforeseen ..... if we have roofs that are known to leak from normal wear and tear it is doubtful that any claim submitted would be declined. Union Mutual, like all the insurance carriers I represent, expects that items needing repair or replacement will be taken care of on a pro-active basis.

Undesirable Community – Should loss frequency develop I would suspect that Union would take several steps to encourage efforts to address problem areas. Union might require that the property deductible be increased to \$5000 as well as debiting the insurance rates. Marketing a community with frequent loss history makes any account undesirable and more costly to insure.

Should you wish to discuss in more detail – I will be in the office for the remainder of the week.

Thank you for your ongoing interest in Shaker Landing Condo Assoc. & Goss-Logan.



## Richard

Richard B. Logan, AAI  
President

Goss Logan Insurance Agency, Inc.  
17 Mascoma St., Lebanon, NH 03766  
Tel 603-448-2556 Fax 603-448-0036 Cell 603-448-8604

Website: [www.gosslogan.com](http://www.gosslogan.com)

Providing Life, Health, Long Term Care, Medicare Supplements, Personal and Commercial Insurance