



Greetings,

It's hard to believe that Hurricane Sally barreled through only two weeks ago. While the storm has come and gone. We have a long road ahead of us getting back to where we were. This would not be possible without the team at the resort. Below you will find information regarding the condition of the property, important safety reminders and our communications plan.

We are working hard for you!

- Insurance adjustors and experts in water damage and mitigation have been on the scene since the storm and work is progressing well.
- At this point, drying of the buildings that were water-damaged by Hurricane Sally is ongoing, and there will be removal of wet and damaged drywall this week and next and more drying that will be necessary as that work is done. This work is being performed by SERVPRO under direct supervision of J.S. Held, both approved and coordinated by the COA's insurance carrier.
- The Association's insurance policy is written specifically to address the exposures created by Condominium Associations. Covered under this policy is damage to 'common areas'. Common areas are described within the documents that created the Association. These generally include construction of each unit as originally built in addition to areas within the building that are used by everyone, such as hallways, lobbies, workout rooms, meeting rooms, etc.
 - Examples of common area items covered include drywall, carpet and padding, any potentially damaged cabinets, damaged appliances that will be replaced with similar quality appliances. Even potentially damaged light fixtures and ceiling fans could end up being replaced.

Beyond that, we encourage each unit owner to check with their individual insurance agent. Within individual condominium owner policies, coverage areas normally include your furniture, your dishes and items that go with a kitchen such as small appliances and utensils, artwork on walls, your clothing, and other personal belongings. Your individual condominium policy also hopefully includes money available for items upgraded by owners. Examples include flooring you've

upgraded, cabinets, countertops, other items that might cost more than as originally constructed. Often even lost rental coverage is included, and if you're a resident, even money to rent another place while being displaced. These are generalities based on a wide range of coverage in condominium policies. Please work with your individual agent to see exactly what your policy will cover, but remember, there must be damage caused by the hurricane to trigger coverage.

Your Safety Matters

We ask that you do not visit the property as this time. We understand your concerns, but we are currently a high-risk area for mold toxins, we are navigating wall repairs and water mitigation in both units and common areas. In addition to the mitigation efforts, the property is without a [properly functioning fire alarm](#) and is under fire watch. All these items are a risk to your health and safety.

The contractors performing the mitigation work have requested that the property be clear of unauthorized personnel so that they can maintain forward progress with remediation. It is in all owners' best interest for the contractors to stay on schedule and expedite repairs. When the work site is disrupted, it delays reopening.

A few owners have disregarded the new unit visit protocols sent out last week and insisted that they should have free access to their unit at all times. Unfortunately we need to remind owners that pursuant to Sections 16.02 and 16.03 of the Declaration and Sections 4, 13, 20 and 35 of the Rules and Regulations, the Board may impose a reasonable fine against an owner who causes additional repairs or work to be done during this repair process or who otherwise causes disturbance while the construction crews are working. Additionally, the Board will invoice any owner for the costs of additional work that is required as a result of his or her act, neglect or carelessness.

For any owner insisting on getting into their unit now, the following required protocols have been put into place:

1. At least one day prior to the day of the site visit, schedule a specific appointment time by calling or e-mailing Chloe Andrew, Assistant General Manager, to arrange an employee-escorted visit to your unit: 251-979-2975 or candrew@latourgroup.com.
2. Download and sign the following [liability waiver](#) and either deliver to employee prior to the site visit or e-mail to candrew@latourgroup.com prior to the site visit.
3. Check-in with security when you arrive at the property.
4. Check-out with security when departing.
5. Limit visit to 30 minutes and to your unit – property walks are not permitted.
6. No children or groups allowed.
7. Owners are not allowed to speak with contractors or request their assistance with

anything.

8. Only one site visit allowed per owner.

Communications

We have created a centralized location for updates, reports and announcements to keep all owners informed with the latest information. For more information, visit your [Owner Corner](#).

Kevin Gilliland is actively working with contractors and ensuring they have what they need to facilitate repairs. Due to the delays in his ability to answer all owner inquiries, we have created a centralized location for owners to make inquiries on the website. [Use this link for any questions or comments](#). This will allow our resort team to answer all queries from one location versus multiple channels.

Moving forward, alongside the management company, we will re-evaluate having owners on property to visit their unit(s). At this time no rentals or overnight stays are permitted through November 30, 2020. We hope to have a much clearer picture of the remediation needed within 30 days.

E-mail updates from management will be sent out on Fridays going forward. The updates will also be posted on the [property website](#). If you do not receive an email in your inbox, please check your spam mail.

We recognize the disruption for everyone and are working hard for you and the Association. We appreciate your cooperation and understanding as we navigate the repairs to our beautiful property.