



Dear Homeowner,

The Declaration for Quail Valley Townhomes Corporation (pg. 10 Section 12.) requires that the Association obtain proof of insurance from all owners covering all of the insurable structure of the townhouses, against loss or damage by fire or other hazard in an amount sufficient to cover the full replacement cost of any repair or reconstruction, in the event of damage or destruction from any hazard.

If the Association obtains coverage for your townhouse on your behalf, the cost of the insurance will be specifically assessed against the subject townhouse to be paid by the owner, in addition to your monthly assessment. Such insurance, if obtained by the association will be written in the name of Quail Valley Townhomes Corporation. Please note, the cost of insurance is a lienable charge which means that if the fee is not paid, the Association has authority to pursue foreclosure.

All owners should contact their personal insurance agent to make sure you currently have a Texas Homeowners Insurance Policy. Said policy should provide coverage for your entire structure (interior and exterior), personal contents, as well as any Alternative Living Expense (ALE) you incur if your Unit becomes uninhabitable as a result of a covered loss.

If you provide adequate proof of coverage to the Association on or before February 28, 2019, the Association will not obtain coverage for your townhouse. If, however, proof is not received, insurance coverage will be provided and the cost of the coverage will be charged to your townhouse as part of your monthly payment. Please note, insurance purchased by an individual townhouse owner may be written in the name of the individual owner. If damage to your townhouse occurs, you will be required, at the request of the Association, to file a claim with your insurance carrier. As the owner of the townhouse, you will be responsible for any deductible levied in response to damage at your townhouse, whether insurance is held by the Association or in your name.

We anticipate that the cost of insurance obtained by you, as the owner, will be significantly less than the cost of insurance obtained by the Association. Therefore, we recommend that you obtain insurance in your name and provide a certificate of insurance evidencing adequate insurance coverage, as stated above, on or before February 28, 2019 to the following:

Quail Valley Townhomes Corporation  
C/O FirstService Residential  
12234 Shadow Creek Pkwy., Bldg. 3, Suite 112  
Pearland, Texas 77584  
713-932-1122 Fax: 888-569-1155  
Email: [Shared.MOS@fsresidential.com](mailto:Shared.MOS@fsresidential.com)

Recommendation letter attached