IMPORTANT INFORMATION
REGARDING YOUR CONDOMINIUM INSURANCE

This notice contains important information regarding your condominium association’s insurance and the Maryland Condominium Act. Maryland law states that:

- Condominium associations are required to insure the common elements and individual units, except for any improvements and betterments installed in units by unit owners other than the developer.
- If the cause of any damage to or destruction of any portion of the condominium originates from a unit, the owner of that unit is responsible for the condominium association’s deductible, up to $5,000.
- Condominium associations are required to notify unit owners annually of their responsibility for the condominium association’s deductible and the amount of the current policy’s deductible.

THE CURRENT MASTER INSURANCE POLICY
DEDUCTIBLES FOR GREENBRIAR ARE:

<table>
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<tr>
<th>Phase</th>
<th>Deductible</th>
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<tbody>
<tr>
<td>I</td>
<td>$10,000 - but $25,000 per occurrence for water damage claims</td>
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<tr>
<td>II</td>
<td>$10,000</td>
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<tr>
<td>III</td>
<td>$5,000 - but $10,000 per unit for water damage &amp; sewer backup claims</td>
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COVERED BY CONDO ASSOCIATION:
The master insurance policy for the condominium association provides liability coverage and property coverage for the buildings, common areas and individual units as handed over by the developer (exclusive of improvements and betterments).

EACH HOMEOWNER SHOULD PURCHASE A SEPARATE
INSURANCE POLICY THAT INCLUDES:

Your Name (to protect your interests)
Unit Owner’s Personal Property
Personal Liability
Additional Living Expenses
Improvements or Betterments Made to the Unit *
Condominium Association’s Master Policy Deductible up to $5,000 **
  (if damage or destruction originates from your unit.)

* For example, new up-graded flooring, new window treatments, new upgraded appliances.
** For example, if your dishwasher has a leak and damages your home or any other home or common area, the first $5,000 of the damage will be your responsibility.

It is very important that you take the time to review this information with your personal insurance agent and ensure that you are properly covered.

Owners if you rent your unit, you should also require/encourage your tenants to purchase rental insurance. This policy should be separate from that purchased by the homeowner.