



# Decoverly IV Condominium Association



## **DECOVERLY IV CONDOMINIUM ASSOCIATION, INC.**

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### **Members of the Environment and Transportation Committee**

As the president of a condominium association in Rockville MD, I urge you to support HB 108 - Condominiums - Responsibility for Property Insurance Deductibles.

We are an association of 208 garden style condominiums with 3 and 4 story elevations built in 1991 to 93.

As the property has aged, we have been plagued by multiple water leaks from water heater and pipe failures. Because leaks can impact 2, 3 or 4 units the cost to repair pipes, insulation, ceilings, walls and flooring can add up quickly. It is not uncommon for the initial cleanup to consume most of the \$5,000 deductible.

Since 2014 we have stopped filing insurance claims in an effort to keep our premiums manageable. Despite this our premiums are up over 18% since 2016.

Our cost for 2018 totaled 43,131 or the equivalent of yearly fees for 10 units. In 2019 the total was 26,904 or the equivalent of yearly fees for 6 units.

These costs are spread across all unit owners even when the cause is a unit owner who is neglecting to maintain their unit.

Increasing the responsibility of individual owners who cause damage to other units will encourage greater attention to maintenance by all unit owners.

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