



3495 Winton Place, Building D, Suite 4
Rochester, New York 14623
(585) 424-1540 Fax (585) 424-1553

MAILED
8/7/15 sv

August 7, 2015

Notice of Non-Renewal of Flood Insurance

Addresses: 16-20 Holiday Harbour, 27-37 Holiday Harbour, 44-48 Holiday Harbour, 49-53 Holiday Harbour, 100-102 Holiday Harbour, 103-108 Holiday Harbour, 120-127 Holiday Harbour, 128-135 Holiday Harbour, 136-142 Holiday Harbour and 412-416 Holiday Harbour

Policies: 1390958, 1390956, 1390955, 1389784, 1390954, 1389782, 1390959, 1390960, 1390953, 1390961

Dear Holiday Harbour Homeowner,

This is to provide 30 days advance notification that Holiday Harbour will not be renewing flood insurance on your building.

Holiday Harbour has completed extensive studies over the last several years to identify which of our building units are not in a high hazard flood zone, commonly referred to as Flood Zone A. Your building is one of ten that has been identified as being outside the limits. We have filed documentation with the Federal Emergency Management Agency (FEMA) which has concurred with the results of our study and issued a Letter of Map Amendment withdrawing your building and unit from Flood Zone A. This is good news for our complex, because we are no longer required to insure these properties against high hazard flood occurrences.

As part of our research, we coordinated with an independent verification agency, discussed our issues with the banking industry, and coordinated with First Niagara, who issues our flood insurance policy. Due diligence was performed to make sure your interests and those of our complex were protected. Please note that properties outside of Flood Zone A are not required by FEMA, NYS, the city, or the county to carry flood insurance.

You should be aware that mortgage lenders also do not require flood insurance on properties outside of Zone A. If you have a mortgage on your property, our insurance company will send a Notice of Non-Renewal/Cancellation to your mortgage holder. If your lender has questions or concerns, they should contact our insurance agent. If you are contacted independently, please let me know and we will make sure that the Letter of Map Amendment is in their files and that all concerns are addressed.

Please note that you continue to be covered under Holiday Harbour's general liability and other insurance policies for non-flood related damage such as burst pipes.

If you have any questions regarding this, or would like additional documentation for your files, please contact Dick Aikens or Michelle Alvaro at Kenrick Corporation at 585-424-1540

Sincerely Yours,

A handwritten signature in cursive script that reads "Richard K. Aikens".

Richard K. Aikens
Property Manager as Agent
Holiday Harbour Condominium

RKA/sev