



The Park of River Oaks
DBA Condominium Association 1B
13301 S RIDGELAND AVE
C/O ERICKSON MANAGEMENT
PALOS HEIGHTS, IL 60463-0029
Attn: Tim Heywood

Insured: The Park of River Oaks
DBA Condominium Association 1B
Claim Number: 7004574574-1
Date of loss: May 30, 2022

Dear Mr. Heywood:

We are sending this letter to outline the items that are covered under the Association Policy. Please forward this letter to the unit owners and their carriers. All questions and inquiries by unit owners should be made through the 1B office staff.

The covered building items within units are as follows:

1. Finished floor coverings including carpet, wood, laminate, vinyl, and ceramic tile.
2. Wall and ceiling coverings including paint, wallpaper, paneling and ceramic tile.
3. Trim, windows, doors, and related hardware.
4. Cabinets, counter tops, plumbing fixtures and electrical fixtures.
5. Appliances include ovens, stoves, ranges, dishwashers, draw style microwaves, over range microwaves and one refrigerator per household.
6. Heating and air-conditioning systems and ductwork.

If items do not respond to cleaning the replacement allowance will be for like kind and quality.

To avoid confusion and delays please use the contractor selected by the association. We have agreements in place with this contractor for scope of damage and pricing.

The policy does not provide coverage for unit owner's personal property. The unit owners are responsible for cleaning, replacement, pack out, moving and storage of personal property. All window treatments are the unit owner's responsibility. The cost to remove and

dispose of total loss contents is also the owner's responsibility. The unit owner's personal policy may cover some or all these items.

We understand this is a difficult time for you and your family. It is our goal to provide our customers with the best possible service.

Please be advised that by the writing of this letter, Mid-Century Insurance Company does not waive any of the terms, conditions, or provisions of this insurance policy, all of which are expressly retained and reserved. Mid-Century Insurance Company expressly retains all available defenses now and hereafter.

Best Regards

Robert Schlicht
Senior General Adjuster
Commercial Claims Department
Mid-Century Insurance Company