

Sandpiper Cay COA

PO Box 449

Kitty Hawk, NC 27949

IMPORTANT ANNOUNCEMENTS!



Effective January 1, 2010 the late fee amount will increase from \$10 to \$25. Please remember that payments are **DUE** on the 1st of each month. They are considered past due if received after the 10th of each month. To ensure that

you do not receive a late fee, please make sure your payment is delivered by the 10th. This new late fee amount will be reflected in the 2010 coupon books that will be sent out later this year.

One way to ensure that you never receive a late fee is to sign up for automatic draft, which has just recently been made available. All you need to do is access your account by going to www.SandpiperCay.org and enter in your checking account information. If you need your login number and password or if you need helping setting up automatic draft, please call the Association office.



On September 21, 2009, the Board approved the new Rules and Regulations for Sandpiper Cay. Please make sure that you take the time to read over the new Rules and Regulations. You can view them on the website at www.SandpiperCay.org. They can also be picked up, mailed or faxed at your request. Please call the Association office to request a copy.

Thank you to the Rules and Regulations Committee for all their hard work!



Association Property Management by Village Realty. For questions, comments or concerns call Ansley Miller at the Association office at (252)261-2188 or email ansleymiller@villagerealtyobx.com.



www.VillageRealtyOBX.com

Neighborhood Watch

The first Neighborhood Watch meeting was held on July 22nd. Police Chief David Ward discussed starting up the program and Detective Strickland gave a very informative report on Internet Fraud. If you missed the first meeting, please try and attend the next meeting which will be held on Wednesday, October 28th at 7pm in the clubhouse. The discussion topics will be:



Keeping a "Hawk's Eye" on your Neighborhood.

- Home Security
- Vehicle Security
- Personal Security

There will also be a discussion on current crime trends in Kitty Hawk followed by a question and answer session.

This is mostly a discussion group. You will not be asked to volunteer for anything, so please don't let that prevent you from attending.

Throughout the United States, dramatic decreases in burglary and related offenses are reported by law enforcement professional in communities with active Neighborhood Watch programs. So it is worth getting involved in!



You may have noticed the Neighborhood Watch signs throughout the community. There are three signs at the entrance of each access point on Sand Dune Drive, Cay Trail, and Shelby Ave. Thank you to the Kitty Hawk Public Works Department for putting up the signs.

Mark Your Calendar

The next Board meeting will be held on Monday, November 16, 2009 at 1pm at Village Realty. Board meetings are open to all owners and owners are encouraged to attend.

Thank You

A special thank you to R.C. and Ruth Bosley. The Boselys donated multiple framed pictures, a clock and tablecloths to the clubhouse. They also helped with redecorating the clubhouse.

The Social Committee would like to thank everyone who helped out with the social events this summer. A lot of effort went into planning the events and all the help was greatly appreciated. They are looking forward to planning more fun events in the Spring!

Are You Adequately Insured?

Condominium owners sometimes assume that the association's master insurance policy is all the coverage they need. The master policy actually only covers the building, not your personal belongings, or any upgrades you've made to your unit. For example upgraded flooring, new cabinets or appliances, or renovations are generally not covered by the master policy.



ciation's agent is also very familiar with the type of coverage condominium owners need and can help you avoid double coverage or gaps in coverage between you personal insurance and the association's master policy.

Below are just some of the options that may be available to owners: (provided by Southern Insurance Agency)

- Dwelling—Covers alterations, fixtures, appliances and improvements on a Replacement Cost basis. \$5,000 included, up to \$40,000 available.
- Personal Property (Contents) - Replacement Cost basis—100% Coinsurance applies \$10,000 to \$100,000 available.

- Loss of Use—Rents/Additional Living Expenses, 40% of Coverage C.
- Loss Assessment—Protects against Association Assessments. \$5,000 included.
- Personal Liability— available in amounts of \$300,000 or \$500,000.
- Windstorm, Hail and Wind Driven Rain coverage is included.



All residents need their own insurance for the insides of their units, their belongings, and any damage that might be caused by something within your unit (such as a leaking toilet). To have your personal belongings and any deductibles covered, you need to invest in a condominium owner's insurance policy, available from most carriers. These policies generally cost only a few dollars each month and are well worth it!

If you have any questions regarding what type of coverage you need, please contact your insurance agent. The asso-

Association Master Policy
Southern Insurance Agency
PO Box 1486
4112 N. Croatan Hwy.
Kitty Hawk, NC 27949
Phone: 252.255.0200
Fax: 252-255-0403
www.southerninsurance.com

To find out if you have adequate coverage, please contact your insurance provider or a Southern Insurance Personal Lines Agent.

Southern Insurance Personal Lines Agents are as follows:

- Owners whose last name begins with A-Gi:
Kay Schubert, 252.255.0503, ext 226, kschubert@southerninsurance.com
- Owners whose last name begins with Gj-Mh:
Cyndi Sams, 252.255.0503, ext 236, csams@southerninsurance.com
- Owners whose last name begins with Mi-Sh,:
Michelle Miller, 252.255.0503, ext 241, mmiller@southerninsurance.com
- Owners whose last name begins with Si-Z:
Ashleigh Hart, 252.255.0503, ext 227, ahart@southerninsurance.com

Running for the Board—Do You Have What it Takes?



jects, you may need to spend a little extra time on association business. Some board members may also spend a little more time than others if they work with a commit-

tough decisions. Our community is only as good as we make it, and establishing and maintaining a sense of community is a part of a board member's responsibility. Planning and attending functions such as our picnics and being a presence in the community are as important as any policy decisions you may make.

There will be one board seat up for election at the 2010 Annual Meeting.

If you're considering running for the board, take a few moments to ask yourself the following three questions:

Do I have the time?: As a board member, you will need to devote at least several hours of your time each month to association business. In addition to regular monthly board meetings, you will need to be active in email discussions and occasional special meetings. During special pro-

tee.
Can I make tough decisions when it's required?: The primary role of the board is to conduct the business of the association. This doesn't just mean approving the budget, but also developing and enforcing policies. Board members are required to step outside their immediate circle of family and neighbors and make decisions based on the greater good of the community.

Being a board member can be frustrating at times, but it may also be one of the most rewarding ways you'll find to volunteer your time. If you're interested in running for the board in the upcoming election or would like more details about board responsibilities, please contact the Association Manager.

Can I do all this and have fun, too?: It isn't all about policies and

Gentle Reminders

Roofs

No one is permitted to be on any of the roofs unless they are authorized to do so by the Association Manager. If you see someone on a roof, please notify the office. Damage done to any of the roofs can cause the warranties to be voided.



Parking on the Grass

No one is authorized to park or drive on the grass. Driving or parking on the grass can cause damage to septic tanks, the drain fields and the irrigation systems. Violations are subject to an automatic fine of \$150 plus the cost of any damages. If you see someone parked on the grass, please notify the office.

Parking Reminder

Although there are no assigned parking spaces, the Rules and Regulations state that there are 2 spots available per unit. Please use common courtesy and be respectful to your neighbors. If you are going to have company or if you use more than your allocated 2 spots, please make sure to park the extra vehicles in one of the bigger parking areas. If you have questions about where to park, please contact the Association office.

Pets

The office continues to receive complaints about residents not cleaning up after their pets. Dog waste not only affects the appearance of the community, it can spread disease and attracts rodents who feed on pet waste. Please help keep the community attractive and safe by cleaning up after your dog every time. In addition, please make sure that your pets are kept on a leash at all times.